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The Christian use of money

London

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THE CHRISTIAN USE OF MONEY

Edited by

W. F. LOFTHOUSE, M

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THE CHRISTIAN USE OF MONEY

EDITED
BY
W. F. LOFTHOUSE, M.A.
FOR THE
Wesleyan Methodist Union
for Social Service

LONDON
THE EPWORTH PRESS
J. ALFRED SHARP

First Edition, 1920

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PREFACE

THIS book was planned and partly written before the summer of 1914. The outbreak of the war made delay in its completion and publication inevitable. Several chapters have been entirely re-written; all have been carefully revised. The main conception of the book, however, has remained unchanged. The writers are all members of the Wesleyan Methodist Union for Social Service. That Union has already produced several books dealing with Social questions, including *The Citizen of To-morrow,* and *The Social Teaching of the Bible,*[1] both edited by the Rev. S. E. Keeble, who has contributed an important chapter to the present work.

The collection of essays now offered to the reader had its origin in the conviction, shared by all the writers, that underlying the reforms which are demanded, or which may be demanded in the future, in the name of social progress, is the responsibility of the individual for the use of his own money; in other words, that individual members of society constitute the ultimate social problem.

Guidance as to the right use of money, we feel, is implicit in the teaching of the Christian Gospels. Its neglect by the Church, in the past and the present, though very far from absolute and unbroken, has been in large part the cause of the weakness of the Church herself, and of the baffling complexity of modern social questions. The mind

[1] London, Epworth Press.

of Christ on this subject can and must be made available for the happiness and peace of the world.

We have endeavoured to embody the outlines of such a doctrine in the following pages. Ambitious as our aim may perhaps appear, we have confined our subject within comparatively narrow limits. We have not considered the whole subject of money, either from an economic or an ethical point of view. We have for the most part left on one side the important questions of competition, distribution, and the justifiable and unjustifiable methods of the acquisition of money.

To have included these subjects, except in so far as they are raised by the consideration of the actual use of money, would have carried us into an unworkably large field. But the reader, we hope, will feel that the conclusions we have reached are of positive value so far as they go, and that they go far enough to cast some considerable light on related problems.

While each of the contributors is solely responsible for what he has written, a definite point of view is shared by them all. Each of them, in preparing his own section, has kept before him the scheme of the whole book. The result is that the book is more than a collection of partially connected essays. It follows a definite plan. Each essay implies acquaintance with what precedes and prepares for what follows. Some inevitable overlapping will be observed; but it is hoped that the cross-references which acknowledge this will also co-ordinate the views of the various writers.

The book begins with an introductory statement of the pressing need for the consideration of the use of money in the special circumstances of the present day. The actual teaching of the Bible in the Old and New Testaments is then summed up. This is followed by a discussion of its extensions and modifications by the leading personalities, and

authoritative pronouncements and practice, of the Christian Church. This historical section leads naturally to the constructive part of the book.

First of all, individual ownership of money is discussed and justified, as a necessary factor in the development of character and of personal responsibility and freedom; its limits are then assigned by a consideration of the principle of stewardship, which affirms, in opposition to the familiar commendation of the surrender of a fixed portion of one's property to distinctively religious purposes, that a man is responsible to God for every penny he spends. It is then shown that the rule of expenditure can only be defined in terms of service; and that this somewhat general and vague term means that the right use of money is to enable its owner to share to the fullest extent his various gifts and possessions with his fellows.

Simple and brief as this formula appears, the two concluding chapters, dealing with its application to individual and church expenditure, show the large and far-reaching results which would follow were it systematically and enthusiastically carried out, and the vital impulse which would be given to the whole cause of the Kingdom of God on earth.

In addition to the collaboration of the writers of the essays, the book embodies to a considerable extent the common thoughts of the members of the Wesleyan Social Service Union. It would be impossible to specify all those whose assistance has shared in making the book what it is; but the Editor would specially acknowledge the suggestions of the Rev. Dr. J. S. Lidgett and Mr. Charles E. Parker, both of them ex-Presidents of the Union; of the Rev. Henry Carter, an ex-Secretary of the Union, and the Wesleyan Connexional Temperance and Social Welfare Secretary; and of the Rev. E. B. Perkins, Secretary of the Union at the present time.

His personal thanks are also due to the Rev. S. E. Keeble, first President of the Union, whose wisdom and long experience have been invaluable, and his kindness unfailing.

The Editor regrets the prominence of his own name in the list of contents. It had originally been arranged that he should be responsible for the first and last chapters of the book: but when the work was nearing completion, the lamented death of one of the intended contributors through illness contracted on active service as a Chaplain to the Forces, and the pressure of new and engrossing duties on another, left him with no time to secure other assistance in carrying out the original plan of the volume.

W. F. LOFTHOUSE.

Handsworth College.

CONTENTS

CHAP.		PAGE
I.	THE PRESENT PERPLEXITY . . . . *W. F. Lofthouse, M.A., Editor.*	9
II.	THE TEACHING OF THE OLD TESTAMENT . . *The Editor.*	21
III.	THE TEACHING OF THE NEW TESTAMENT . *H. Maldwyn Hughes, D.D.*	31
IV.	THE ATTITUDE OF CATHOLIC CHRISTIANITY . *Frank Richards, M.A.*	43
V.	PROTESTANT CHRISTIANITY . . . . *A. W. Harrison, B.Sc., B.D.*	72
VI.	THE CASE FOR OWNERSHIP . . . . *Eric S. Waterhouse, M.A., B.D.*	92
VII.	STEWARDSHIP . . . . . *F. Warburton Lewis, M.A.*	106
VIII.	THE RULE OF SERVICE . . . . *The Editor.*	120
IX.	THE APPLICATION TO INDIVIDUALS . . . *Samuel E. Keeble.*	135
X.	THE CHURCH'S USE OF MONEY . . . *The Editor.*	157

THE CHRISTIAN USE OF MONEY

I

THE PRESENT PERPLEXITY

THE four years of the great war flung down on the carpet before us all the diplomatic problems of three centuries. The statesmen gathered at Paris have had to settle all the questions which as school-boys they had studied in their history text-books. The most Christian King of Spain, Mazarin, Frederick the Great, Maria Teresa, Walpole, Pitt, Metternich, Palmerston, Napoleon III, Bismarck, Caprivi, Aehrenthal, have all played their part in heaping the faggots which burst into the flames of 1914. The train was fired by the ambition of the ex-Kaiser and the audacity of his advisers; it was laid by the intrigues, the quarrels, and the over-subtle compromises of generations of greedy and frightened kings and ministers.

Yet behind all this tangled and discreditable record of misplaced and prostituted ingenuity lies a single factor, human suspicion. The very history of international relations is a study in suspicion. The first lesson of the diplomatist, and the last, is suspicion. Suggestions, offers, plans, surrenders, must all be regarded by the diplomatist as traps. The 'scrap of paper' plea is no invention of twentieth-century Teutons. '*Timeo Danaos et dona ferentes*' has been the watch-word of orthodox diplomacy from the dawn of history. The great hope of the future lies in open courts and public negotiations, where, though greed and hate may still persist, the secret

compact and the ambiguous and elusive phrase shall both be cleared away.

Now that the fighting is over, the interest and the peril are being transferred from diplomacy to economics. Trade routes, ports, markets, raw materials, and, still more urgently, wages and the distribution of food and wealth, are the dominant problems. As if by some ironical fate, the age which has had to settle the great problems of political history has now, while its task is not half accomplished, to settle the equally great problems of social well-being. These questions, too, push their roots deep into the past. To understand Syndicalism, or Bolshevism, we must go back to the shameful stories of the Peasants' War, the Fronde, the serfdom of the *ancien régime* in France or of the nineteenth century in Russia, the laws against workers' combinations in England, and the helpless proletariates of Central Europe two generations ago.

But behind all these, as behind the unending rearrangements, concerts, and quarrels of nations, lies one constant factor. The more deeply we study the social problems of our own or of any other country, the more complex and inter-related they become. We cannot deal with wages till we have settled prices. We cannot deal with conditions of labour till we have settled the international labour question; we cannot improve housing till we have dealt with land; we cannot extirpate prostitution till we have altered the economic conditions of marriage or of women's labour, and so on.

All this will readily be admitted; but it is equally true that every one of these questions involves the ownership and use of money; the fear of its loss; the desire for its irresponsible control. This may sound a mere common-place. But if we could conceive a society in which money was not assumed to be the one object which every one wanted for its own sake, for which his desire was quite naturally unlimited, and which he expected to be allowed to use exactly as he liked, we should find our dealings with every social question marvellously simplified.

'They would sell their city,' said the African Jugurtha, as he left republican Rome: 'they would sell their very city if they could find any one to buy it.' We condemn the venality of those ancient politicians. Yet most of us live to-day in a world where there is hardly an object of value which has not its price, and for whose loss monetary compensation could not be offered and accepted. Deliver society from the temptations incident to private possession of money, and the consequent inducements of the individual to go on accumulating it by any means open to him; and every social problem will become manageable.

Such has been the argument of the Communist, the daring visionary who would do away with private property altogether. Such, too, is the argument of the advanced Socialist, who finds in these disturbed times the chance of constructing a society where everything is owned by the State, and no private person can do anything except work and receive wages. But even here wages will be presumably money wages, at least in part: the individual citizen will still have something which he may spend as he likes. The possession of private property will not have been wholly eliminated.

More thorough-going is the claim of Christianity, if we may judge from its earliest writings. Those writings do not, indeed, condemn the private possession of money; but they assert the folly of regarding money as an end in itself, and the wickedness of looking upon it as something that may be spent irresponsibly. Such a view of money can scarcely be considered revolutionary; but it has seldom been seriously taken into account at all. As in its dealing with all serious evils, the New Testament relies on a change of attitude, rather than a

reformed administration. And there can be no doubt that a change of attitude, could it be secured, would go far to solve all our difficulties.

Such a change would not simply diminish our private control of money and leave us with an irreducible minimum which would perhaps engross our attention and excite our cupidity still more. It would enable us to sit loose to our money altogether, and therefore to approach the duties of life and the problems of society without the constant and pre-occupying temptation to judge of everything as it affects our purses.

To secure this freedom of action, to liberate the human mind from the tyranny of money, is one of the most impressive ideals of the New Testament. But it has received little attention. Probably few of those who take their notions of Christianity from sermons and religious books, have recognized its importance in the minds of the original exponents of their religion. Yet even before the war, the whole question of money, its ownership and its use, was making itself increasingly obtrusive, especially among the more seriously-minded and conscientious. More particularly, the alleged right to spend as one likes the money which one owns was being found to be subject to constant and growing interference. In the first place, the State holds itself free to appropriate a part of every man's income. 'However you may have made it,' the State says in effect, 'and however much it may be "your own," I claim a proportion of it as mine.' And the tendency of that portion is to increase. Even with the remainder the owner is not left in undisturbed possession. Certain ways of spending it are categorically forbidden to him by the State. He may not give it away in what are called 'illicit commissions,' for instance: he may not risk it in certain forms of gambling; and during the war the various state controls, as well as the embargo on all trading with the enemy, have

reminded him in a thousand ways that whether his money is really 'his own' or not, he can only do 'what he likes' with it at his peril.

From another quarter, the theory of economics has done its best to modify the plain man's conception of ownership. No scientific theory can forbid any course of action like a legal enactment. But economic theory has done much to make the thoughtful man uneasy in the spending of his money. It has, for instance, created the distinction between productive and unproductive consumption, and taught that the purchase of luxuries is not good for trade. After urging the public to buy in the cheapest market and sell in the dearest, it begins now to preach the economy of shorter hours and higher wages. It even presumes to tell a man what kinds of charity he should support, or at all events refrain from supporting.

It does not indeed tell him outright that he must not do what he likes with his own. It has allowed him to assume that he may do this for too long. But it has contrived to make him feel uncomfortably conscious that unless he obeys certain restrictions in his expenditure, he will be doing something very foolish and even distinctly anti-social.

For persons who recognize the claims of morality, there are further difficulties. 'Ought I to do as I like with my own?' J. S. Mill, sturdiest of individualists, in his thorough-going work *On Liberty*, laid down one definite restriction on a man's right to do as he liked, either with his money or with anything else: A man has no business to interfere with the freedom or the comfort of others. Like so many of the attractive common-sense propositions of that great philosopher, this statement is fruitful of ambiguities. Almost any action may be found to interfere with the freedom of some one else; and to decide what are the real interests of any one else is all but impossible.

All the same, we are growing conscious of a new ethical impulse in these days. Morality demands social service. Some endeavour, not only to avoid injuring society, but even to benefit it, is being felt as a necessity by all respectable people. There is something discreditable in being a slum-landlord or a 'profiteer.' Money made in ways hurtful to the public is becoming suspect. Money spent in a fashion not positively to the public advantage is beginning to share this suspicion. It is not enough to refrain from spending our money wrongly: we must spend it rightly.

It has thus come about that one of the most practical and everyday concerns of life is beset by problems; and these problems are the thorniest for the most conscientious. The results of taking a wrong line of action may cause unlooked-for harm to society, and do still more serious damage to the moral character. However we may wish to avoid the language of Puritanism or asceticism, greed and self-indulgence have the worst results on the character.

These considerations, serious enough before, have become still more prominent as a result of the war. The war has vitally affected all classes of society, in every direction. It has aroused hopes and fears, it has called for losses and sacrifices, it has caused both miseries and gains greater than could ever have been expected. From some it has taken the most precious things on earth; to others, it has brought prizes otherwise unattainable. It sprang from what was really a conflict of financial interests. All the historic quarrels of the past were swept into a passion for wealth and a dread of poverty. Great munition firms, powerful commercial and industrial undertakings, widespread international combinations, inflamed the disputes of kings and the rivalries of politicians for their own predatory ends.

Immense possibilities, both of profiteering and

increased wages, were discovered. In this country at least most classes came in for their share of these advantages: ship-builders, colliery owners, brewers, skilled and unskilled workmen, munition girls, soldiers' wives, young officers. At the same time, wonderful reserves of liberality were revealed. Thousands of men and women learnt for the first time the pleasure of devoting time and thought and money to the service of people for whom they had hitherto recognized no responsibility. On the other hand, a sinister callousness made its appearance, which enabled us to contemplate without horror the enormous miseries and loss of life imposed on every belligerent country, so long as the material advantages we had learnt to hope for seemed secure. If lives were lost, at least money was being gained.

The result is that the end of the war finds us more engrossed than ever in financial considerations. If, before the war, we were sinking into a state of prosperity and luxury tempered by sudden recourse to violence, now that the war is over, we are plunged into a sea of controversies which affect the whole question of the distribution of the country's wealth.

Thus the problem of money appears in our midst once more. And it is a problem that concerns the private person as much as the economist or the politician. For its solution depends ultimately on the attitude of the mass of ordinary members of society to their own property. If the average man, in his tens of thousands, persists in looking on his money as the final test of success and happiness, and weighs every proposal put before him by the amount of money it is going to leave him to control, our economic and industrial life will continue to be the arena of clashing interests and heated and disastrous disputes. If, on the other hand, he can learn to think of his money as given to him in trust,

to use for some higher end, and if he discovers that there is something, attainable by him, which is of more value than great possessions, we may begin to hope for the gradual evolution of a society where peace and goodwill shall take the place of the jealousies and rivalries of to-day.

Now this is simply to demand a hearing for the Christian teaching on money and its use. Even a cursory inspection of the New Testament reveals precisely this, that money is not to be regarded as an end in itself; that it is meant to be used for something immensely more valuable than itself: and that its wrong or even thoughtless use may be followed by the most serious consequences.

Clearly as these considerations stand out in the New Testament, very little attention has been paid to them in Christian communities. In the past, and still more to-day, we find a strange and ominous conspiracy of silence on this aspect of Christian doctrine and practice. Emphasis is laid on matters of belief, personal experience, ritual, ecclesiastical administration; anywhere, save on the attitude of the individual man and woman to the 'mammon of unrighteousness.'

This neglect is not altogether surprising. In the first place, no ecclesiastical or sectarian advantage is to be gained by pressing the matter. It would lead to no triumph of Protestant over Catholic, High Churchman over Evangelical. Indeed, insistence on the precise demands of the New Testament might prove equally embarrassing to all parties concerned. In the second place, those demands run counter to all usually accepted maxims of human conduct. This is true, even when we make all possible allowance for rhetorical or ironical exaggeration in the actual form of the precepts. And these precepts, while they do not call for the familiar subtleties of the trained theologian, imply a rare combination of ingenuity, insight, and faith, if they

are to be seriously applied to the life of the counting-house and the market.

The consequences of this neglect, however, have been important and damaging. It has robbed the whole of Christendom of an essential piece both of witness and guidance. We cannot, perhaps, complain that through the so-called Christian centuries the Church has given but little guidance on social problems. The conditions that govern social welfare have been imperfectly understood, and the very existence of social problems until lately has been almost unsuspected. True, great Churchmen have in every age raised their voices in protest against the scandals of the day: but the sweeping vigour in which the protests were expressed, coupled with a lack of insight into the real nature and remedies of the evils they attacked, generally condemned them to ineffectiveness.

The case is different with regard to that love of money which has been the most prolific source of the social problems of the ages. The Church has not neglected to protest against the love of money. Especially in the early ages, and in the mediaeval period, avarice has been pilloried as one of the deadly sins, and voluntary poverty has been exalted as one of the chief criteria of sainthood.[1] But the problem of the use as distinct from the renunciation of money, has not excited attention. For the stress laid on renunciation as a Christian duty we may well be thankful. But since the Reformation, the emphasis of Protestant religious teaching has tended to swing in the opposite direction, towards the duty of making money, of being successful, and 'getting on' in the world; with the result that little has been done to weaken, and a good deal actually to encourage, the natural covetousness and self-seeking of mankind.[2]

In the second place, the silence of the Church

[1] See p. 52. [2] See p. 79.

or this subject has had a very unfortunate effect on her own reputation and influence. This was plainly observable in the Middle Ages, and it was one of the chief factors in the great popular revolt from the authority of the Mediaeval Church which led to the Reformation. Nothing could be more audacious than the constant attacks made during that period upon the Church for her venality, the scandalous wealth of her princes, and the contrast between her general practice and the stern and simple precepts of the Gospels.

In modern times, too, the scandal of the Church's wealth has not been without its effects on popular sentiment; but the Church has suffered still more from her failure to offer practical suggestions to the inquiring and perplexed mind. These baffling problems as to the use of money meet the serious man at every turn, whether he is distinctly religious or not. Here surely, he argues, is a subject on which he has a right to look for light. If religion is indeed a guide to wayfaring men, a light to uncertain feet, why does it not approve its mission where uncertainties and errors are constant? Of what use is it to expound the mysteries of faith and creed if on this subject, of all others, people are left to their own hesitating or selfish devices?

We may admit that the pulpit is not called on to supply solutions for every difficulty of the social reformer as it arises: but nothing could do more to justify the high claims which the Church makes on the reverence of mankind, than a clear and simple application of the Gospel maxims to modern conditions and needs. On the other hand, we are all aware of the complaints about the Church's ineffectiveness and futility, the alarmingly wide-spread opinion that the Church 'does not count,' and the steady drift of the classes who once formed her chief support to militant and sometimes anti-Christian Socialism or to sheer indifference. Behind all these

is the recognition, mournful or triumphant, that by her timidity or her folly in dealing with money, she has ceased to be true to the Master who sent her and the world to which she was sent. Unless this tide of criticism and desertion is stemmed, the Christian Church will ultimately find herself as helpless as poor Giant Pope in *The Pilgrim's Progress*.

Lastly, the Church has suffered immeasurably from the fact that her own adherents, left without a standard and ideal of conduct, have lacked the power adequately to champion her cause. Even in her worst and most careless days, the Church has not failed to gather multitudes of the poor to the fellowship of her ministrations; but she has generally been, and she certainly is to-day, the Church of the rich and the comfortable classes rather than of the poor. As so often happens, what has seemed her strength has proved her weakness.

When Paul reminded his Corinthian friends that 'not many rich, not many noble' were identified with them, some of them must have sighed over the resultant lack of resources and influence. Later and more prosperous ages have seen the rich and noble identifying themselves with the Church as a matter of tradition and custom. Left to themselves in dealing with the most pressing problems of their life, with no warnings as to the deceitfulness of riches or the subtle temptations of money-making, lauded for their gifts when they should have been checked for their commercial methods and their personal expenditure, they succeeded again and again in alienating masses of men from the Church which they genuinely loved and desired to obey, and making the very name of religion hated and despised when they honestly longed that it should be revered.

Perhaps the most tragic example of the disastrous paradox is to be found in the lives of the wealthy Evangelicals of a century ago, who established the organized missionary activities of

this country, and aroused the first movements of that rooted hostility to the Church which to-day animates so large a part of the modern world of labour.[1] But this mis-service to the cause of religion is not simply a matter of history. There is not a denomination to-day which does not contain conspicuous examples of men who repel by their use of money far more effectively than they attract by their liberality and devotion. There is many a local religious community which has to lament that by the influence of some prominent adherent, perhaps exercised quite unconsciously, her own witness is neutralized or destroyed.

It is clear that these dangers can only be escaped in one way. The Church must be loyal to the teaching committed to her on the subject of money. This means that she must not be satisfied by repeating the amazing phraseology of the Gospels. If she does no more than this, the Gospel teaching will simply continue to be treated as impracticable. She must show how two thousand years after they were written, the plain man, rich or poor, can carry them out.

It may well be that when she sets herself to do this, many who now look upon her with respect will refuse to listen. She is bound to run counter to human selfishness. She will be accused of Socialism —perhaps of 'Bolshevism'—on the one hand, and of pandering to the rich on the other. That is not her responsibility. What she is bound to do in loyalty to her Master, and to the world, is to produce a body of doctrine which shall put before men the will of God and the mind of Christ on the place and function of money in the Christian life.

[1] See J. L. and B. Hammond, *The Town Labourer*, chap. xi.

II

THE TEACHING OF THE OLD TESTAMENT

THE Old Testament is often spoken of carelessly, as if it were a single book containing so many parts and chapters. It is really a library; a collection, it might be called, of the noblest specimens of the literature of the Hebrew nation. It covers a space of over a thousand years; an interval as long as that which separates Caedmon from Rudyard Kipling. It is therefore useless to go to the Old Testament for the connected teaching that we should expect in a single book, either on the subject of money or of anything else. As well ask for the teaching of English literature on the subject of marriage or social reform.

We may find such teaching in the New Testament. The New Testament is itself a library: but it is the product of a small and closely united 'school,' or band of thinkers, whose work stretched at most over two brief generations. The writers of the Old Testament represent almost every stage of society, from what we should call something like barbarism to advanced civilization: from the wild life of the roving tribe to the ordered activity of the commercial city-state.

This wide diversity, however, shows a remarkable characteristic. Dissimilar and independent as these writings are, certain principles, none the less, stand out very clearly in nearly all of them. There are various uniting conceptions, all the more significant because their uniting function is quite

unsuspected. Nowhere is this underlying unity more striking than in the Old Testament attitude to money.

In attempting to define this attitude, we must not be satisfied with quoting individual or isolated texts. This method, always unsatisfactory, is especially perilous in dealing with the Old Testament. We must study the whole history of the nation and its thought. We must be prepared to read between the lines of our authorities to arrive at its economic conditions. When we do so, we become conscious of an ideal of social life in the minds and the practice of the Hebrews, to which they remained pathetically faithful in every vicissitude of their fortunes, until the inspiration of the Old Testament passed away for ever.

Of this ideal we are now to make a brief study. It was not born of the enthusiasm of any one great reformer. It was not the product of the brain of a profound philosopher. We cannot attach it to the name of any individual. It belongs to the community as a whole. When we are dealing with Israel, the community is felt to be greater than any one of its members, however keen-sighted or ardent. We cannot say, 'this we learn from Moses, and this from Isaiah,' as we can say, 'this we learn from Paul, and this from John.' The noblest teaching ever given to man, most people admit, is to be found in the New Testament. But behind the New Testament writers lie the beliefs and convictions of the Hebrews: and without a knowledge of this background the figures in front can neither be appreciated nor understood.

This ideal of the place of money in human life is very different from anything we are accustomed to associate with the Jew of more modern history. In spite of the astuteness which he admired in Jacob, the ancient Hebrew had little of the financier in his composition. He had not been schooled by

centuries of Christian persecution into thinking of money-lending as the fittest occupation for a son of Abraham.

Nor was his ideal one of voluntary poverty or asceticism. Israel would never have produced a Francis of Assisi, nor those quixotic but noble members of the Russian intelligentsia who, in pre-revolutionary days, would give up all their money to go and live side by side with the dull and brutalized peasants. Charity, it is true, is constantly commended, but only as one of the uses of money. To sell all one's property and give to the poor in order to have wealth in heaven never presented itself to the Hebrew mind. Nor is any reference made in the Hebrew writings to the use of money as a trust or a stewardship; and speculative ideas of communism or the equal sharing-out of goods were entirely foreign to them. Israel was as far from asceticism as it was from any recognizable form of socialism.

The two principles which do stand out, as universally understood and approved by the Hebrews, are that the amount of a man's property should be moderate and sufficient, and its use neighbourly and generous. This is what we may call the ideal of the small-holder, for whom life offers no opportunities of large fortunes, but who is at once independent on his own little farm, and yet constantly in need of small kindnesses and accommodations from others. It remained the Hebrew ideal long after the conditions which produced it had changed and passed away. And in these days, when we are in a mood to make experiments in social life, and prepared, as never before, to emancipate ourselves from our own economic past, we may well ask whether it has not some message or reminder for ourselves. Let us now attempt, in a very brief fashion, to trace this conception through the development of Hebrew thought.

We turn first to the earliest period of national life, before the entrance into Palestine. So little has come down to us which certainly belongs to this early age that we are forced to speak of it with great caution. But we may take it as quite certain that the oldest Hebrew notions of law forbade stealing and coveting. There seems at first sight nothing very remarkable in the former prohibition. Could any community continue to exist which tolerated theft within its boundaries? As a matter of fact, many communities have confined themselves to prohibiting the theft of certain classes of goods. Ancient Sparta is an example of a society in which young soldiers were actually encouraged to steal: the disgrace lay in discovery. The same thing has often been true, though less openly avowed, in far more advanced countries. To the unsophisticated Hebrews, theft was theft, whether from a rich man or a poor: a crime and a sin.

The prohibition of coveting goes further. It carries respect for property from the sphere of action into the sphere of thought. It anticipates with wonderful penetration the morality of the Sermon on the Mount. But it is more than the expression of respect for property, however far-reaching. It is no enforcement of economic individualism. It is rather the demand for a tribal or family attitude of friendliness and goodwill. It is the prohibition of individualism and the selfishness which individualism produces. Each man is entitled to his own. But each man must also be satisfied with his own. No man must desire to increase his own property at the expense of another. Those rough old Hebrew cattle-breeders knew nothing of profiteering and bogus company promoting. Had we taken to heart what they did know, we might have remained in blissful ignorance of such sinister accomplishments.

When we turn to the patriarchal stories, we come upon traditions of great wealth. It was natural

enough to represent Abraham and Isaac as possessed of vast quantities of sheep and cattle. Even there, however, we are struck by the recognition that wealth has its responsibilities: and that what calls for admiration is not wealth, but the kindly and courteous manner in which it is regarded and used. Abraham is the very opposite of Dives in the parable of Jesus.

But, once across the Jordan, the Hebrews had to give up the thought of such extensive possessions as their stories attributed to the fathers of their race. Confined for the most part to the rugged hills of central Palestine, and for many years in constant fear of invasion, each family worked its small hereditary farm and grew its scanty crops. Like the Scottish clansman or the Serbians of the Balkan Peninsula, they led a hardy life, as ready to grasp the sword as the hoe or the plough-handle. The whole neighbourhood would gather for common defence against a raiding party: and at harvest-time every one was ready to do his share in helping to get in his neighbour's corn. All the conditions of life lent themselves to family solidarity and communal neighbourliness. Large estates were impossible. So was organized co-operation. The economic unit, however, was not the individual, but the family. And where families were all more or less on an equality, to take advantage of another's need, and to refuse a request for assistance, was to win universal reprobation.

At this early period, as indeed up to a much later age, money was practically unknown. What little interchange of goods took place was mostly a matter of barter. The so-called 'Book of the Covenant' and the stories in the books of Judges and Samuel give a clear and striking picture of the society. They show that the Hebrews were by no means perfect. There was much brutality and covetousness to be punished, not always as insistently and sternly as

we might have expected. But the ideal was there; and by the recognition that in a society where all men were neighbours and brothers of each other there was to be no over-reaching and taking advantage of another's need or helplessness, the foundation of a general principle was laid down which would be perfectly applicable to the use of money when money appeared at length as a medium of exchange.

The establishment of the monarchy was felt to be an innovation in more senses than one. The deeply-rooted conservatism, both in religion, morality and social feeling among the Hebrews, never ceased to regard the monarchy with something of suspicion and condemnation. Under Saul, who was more of a military leader than a king, conditions were little changed. The nation was too distracted by the long struggle with the Philistines. But David and Solomon were able to aim at establishing an Oriental monarchy, with a court and a class of wealthy nobles to compose it. At once protests began to arise. The new régime was destroying the old patriarchal simplicity of Israel's life. Absalom's rebellion was really an expression of resentment at the change: and the secession of the northern tribes at the close of Solomon's reign was the direct result of the taxation rendered necessary by the royal profuseness, display, and luxury.

Henceforward we find two opposing parties in both halves of the nation, the plutocrats, as we may call them, and the supporters of the old simplicity of the country farmer. The prophets energetically took the side of the latter. When Ahab outraged traditional sentiment by interfering with Naboth's patrimony, it was Elijah who voiced the popular indignation. By a century later, commerce had made a rapid advance, and with it arose what we should call a land problem, a housing problem, and a wages problem. Amos, Isaiah, and

Micah, as later on Jeremiah, unsparingly attacked the new wealth: not because it was wealth, and not entirely because it was tainted by dishonesty; but since it created a chasm between rich and poor in the community, its existence was inseparable from oppression and injustice and greed: the rich would actually sell the needy for a pair of shoes, as Amos the southern farmer said in his blunt fashion.[1] Such a system was therefore the mark of an implicit but determined rebellion against God.

In the ringing tones of the Hebrew prophets we seem to hear sometimes the outbursts of Latimer against the upstart landlords of his day; sometimes the burning protests of men who live in the evil and slavish conditions inaugurated by the industrial and agrarian revolutions of the eighteenth century. What we have to notice, however, is that the prophets did not speak as economists or as revolutionaries, but as men who were profoundly convinced that extremes of wealth and poverty in a state were the symptoms of the grossest disobedience to God, and that the passion to become rich could only be a curse to the man who cherished it and the state in which he lived.

In the new society after the Exile, the contrast between rich and poor still subsists. And post-exilic literature is full of the virtues of the poor. It is as if the post-exilic experience of the Hebrews introduced a new note into their literature, the praise of poverty. But this is not the case. Poverty is never praised. The Hebrew never suspected that there might be some virtue in being deprived of the means to a healthy and decent and happy life. What is praised is the attitude of the poor in contrast to the rich. Great wealth, as in the prophetic days, almost inevitably lends itself to the exploitation and oppression of the weak by the strong; it leads to dishonesty and the tricks of

[1] Am. viii. 6.

falsehood: it excites rapacity and cruelty and pride. Strange that in our own days those who regard the Bible as verbally inspired, and would shrink with horror from questioning the literal accuracy of Genesis, often pay but little attention to the Biblical view of the insidious dangers of money and commerce.

The class of the poor, on the other hand, includes those who have suffered from the rapacity and extortion of wealth, but have resisted the temptation to emulate it. Their poverty is rather a moral than an economic characteristic. So much is this the case that it is never regarded as destined to endure to the end. On the contrary, the meek are to inherit the earth: that is to say, wealth is to find its way at the last into the hands of those who can use it with self-control, kindness, and piety. Wealth is no more condemned in itself than poverty is exalted. The author of the book of Job has painted a picture of great wealth united to great generosity, which is full of genuine and delicate beauty. The condemnation of wealth rests on the evils constantly accompanying its possession, against which the Hebrew writers, Cassandra-like, are never tired of warning us. The true Hebrew ideal is to be found in the memorable words of an otherwise unknown sage, 'Give me neither poverty nor riches: feed me with food suitable for me.'[1]

The importance and the limitations of this point of view are both illustrated by the constant attacks of the Hebrew moralists on 'usury.' Since no distinction is made between 'usury' and what we should now call legitimate interest, it is often concluded that the Old Testament has virtually forbidden the latter, and has therefore put itself hopelessly out of court as a guide for modern conduct. It makes no such distinction, because it belongs to a world in which the distinction had not yet been

[1] Prov. xxx. 8.

suspected. But it does not condemn the taking of interest on any abstract grounds, such as the unnaturalness of making money breed money. The Hebrews had neither the strength nor the weakness of abstract thinkers. To them, lending for interest is wrong because it is the exploiting of some one else's financial embarrassment. They are not thinking of the investor: he did not then exist. They are thinking of Shylock. The sin does not consist in the amount of interest demanded, but in the exaction of a monetary return for what should have been a free gift to help a friend's need.[1]

The distinction is vital, and fundamental. The Hebrews, it must be repeated, paid no attention to questions about a legitimate maximum or a tolerable minimum of wealth. Nor, although they often remind us of Horace's praises of the simple life, had they any sympathy for Horace's view of '*aurum irrepertum et sic melius situm*,' 'best that gold should remain undiscovered in the ground.' To them every gift of God is good, and meant to be enjoyed.

What they emphasize is the moral attitude of its possessor. It is condemned by selfishness: it is saved by generosity and open-handedness. This is the conviction which produces their condemnation of both extremes of wealth and of poverty. For generosity pervading a normal community will mean that every one will have enough, and that no one will have very much. That all should have enough is quite clearly, in their eyes, the intention of God, the impartial Giver of all good things. The desire for more than what is enough opens the door at once to envy, greed, injustice, harshness, and the denial of all relations of brotherhood. To the Hebrew, the maxim that 'business is business' is not a sacred or indisputable truth; it is a false doctrine which destroys all that makes life worth living.

The simple economic conditions of the Old Testa-

[1] See pp. 36, 66.

ment have passed away for ever. In a world of limited companies, cartels, standard rates of wages, and employers' federations, the prophets have become once more voices crying in a wilderness. Yet the Hebrew ideal can never grow old. On the contrary, modern conditions are reviving it with extraordinary vigour. We shall never again construct a whole society of small-holders. But the combination of war bonuses and taxation of war-profits has for its ideal the elimination of extremes: and a sharply graduated income-tax, coupled with a wide extension of public activities in securing desirable conditions of life for all, aims at that equality of distribution which to the Hebrew was an essential for all true life. One thing we have not yet learned from the Hebrews, the all-importance of the mental attitude towards money. It is not the end of life: it is the means to life. It must be the channel of the generous impulses of neighbourliness and comradeship, or it will be the source of hatred, tyranny, and vice.

As in all its teaching, the Old Testament stops short of the New. Yet many of the statements of the Apostles are hardly more than a repetition of the words of prophets and psalmists. Jesus goes beyond them all, not because He had a more elaborate economic doctrine, but because He alone saw into the very heart of the ideal of brotherhood.

III

THE TEACHING OF THE NEW TESTAMENT

1. *Social Conditions in Palestine in New Testament Times.*—All the evidence goes to show that Palestine was in a fairly prosperous condition, and that social problems were not acute. The main industry of the country was agriculture, but large commercial interests had been developed. Then as now, society was divided into the officials, the professional classes, merchants, small tradesmen, employers, and labourers (skilled and unskilled). Slavery prevailed, but the slaves were mostly foreign-born. They were humanely treated, and, as compared with Greece and Rome, were few in number. Such vices as sweating and commercial dishonesty were not unknown (Sir. xxvi. 20, xxxiv. 22, Jas. v. 4). One of the chief factors in the prosperity of Palestine was the successful resistance which it offered to the tendency to urban overcrowding and rural depopulation. There is a valuable description of social conditions in Palestine in the *Letter of Aristeas* (112-119): 'Great is the energy which they expend on the tillage of the soil. For the land is thickly planted with multitudes of olive-trees, with crops of corn and pulse, with vines, too, and there is abundance of honey. Other kinds of fruit-trees and dates do not count compared with these. There are cattle of all kinds in great quantities, and a rich pasturage for them. Wherefore they rightly recognize that the country districts need a large population, and the relations between the city and the

villages are properly regulated. A great quantity of spices and precious stones and gold is brought into the country by the Arabs. For the country is well-adapted not only for agriculture, but also for commerce, and the city is rich in the arts, and lacks none of the merchandise which is brought across the sea. . . . The country produces everything in abundance, since it is well watered in all directions, and well protected from storms.' Buhl[1] sums up the position thus: 'No doubt there were social extremes, the one of wealth and luxury, the other of grinding poverty (cf. parable of Dives and Lazarus), but the majority belonged to neither of these classes, and in peaceful times led a temperate and generally contented life.' The spirit of philanthropy found encouragement in the belief that almsgiving atoned for sin (cf. Sirach and Tobit).

2. *Social Conditions in the Roman Empire.*—Social conditions in the Græco-Roman world were necessarily more complex than in Palestine. Problems arose in its cosmopolitan atmosphere which did not emerge in the narrow environment of Judaism. Great centres of population brought forth their harvest of social evils. The gulf between the extremes of wealth and poverty was very wide. A very large proportion of the inhabitants were slaves, and many of those who had obtained their freedom had not forgotten servile vices. 'The Empire possessed a highly developed and elaborate commercial system, largely administered by great trading corporations, and involving credit and other features of modern banking.[2] The time of the beginning of Christianity was an age characterized by a passion for wealth. Juvenal and Petronius regard their contemporaries as corrupted and vulgarized by the passion for money. Money covered a multitude of sins, and the lack of it obscured every virtue and

[1] *Hastings' Dictionary of the Bible*, v. 52.
[2] *Ibid.*, iv. 806.

every talent. The bitter cry of the poor ascended to Heaven continually; but it was not the fierce cry of revolt, so much as an appeal for pity and a modest share in wasted abundance. And it must be admitted that there were many among the wealthy who recognized the obligation of giving to the poor. Stoic teaching as to the brotherhood of man had stimulated charity. The benefactions of Pliny, for instance (and, according to the inscriptions, there were others like him), included £4,000–£5,000 for the support of boys and girls of the poor class in Como, £4,000 for public baths, and £800 for his old nurse.[1]

Bearing in mind the Palestinian and Græco-Roman background of the New Testament writings, we proceed to consider the teaching of the Gospels and Epistles on the subject of *Money*.

I. The Teachings of the Gospels.

It is difficult to understand how, in face of the definite teaching of Jesus, the statement can have been made by Strauss, 'He is averse to acquisition of property not merely for Himself because of His calling, but He is also visibly disinclined to it.' A study of Christ's words will, we think, make it clear that He approved of the institution of property within certain clearly defined limits.

While not condemning the possession of property, Christ made it clear that great wealth is attended with grave danger to the moral life. It is with great difficulty that a rich man can enter into the Kingdom of Heaven (Matt. xix. 23-26, Mark x. 23-27, Luke xviii. 24-27). The Marcan reading (x. 24), 'how hard is it *for them that trust in riches* to enter, &c.' is probably an interpolation intended to soften down the difficult saying. The possession of wealth is attended with danger, because it tends to alienate affection from the spiritual. The parable

[1] See Dill: *Roman Society from Nero to Marcus Aurelius*, pp. 97f.

of Dives and Lazarus shows how wealth is apt to beget a hard-hearted selfishness that knows no pity. It serves as a standing warning against luxurious living while there is poverty at the gate.

The beatitude of the poor (Luke vi. 20 f.) must not be taken as implying that poverty is the ideal state of living. The poor are blessed because the Kingdom of God is theirs. The rich must become poor, in spirit at any rate, before they can enter. Laying other moral considerations aside for the moment, the poor are nearer to the Kingdom than the rich, since the former have not to make a renunciation as great in extent as the latter. Again, the passing saying, 'Ye have the poor always with you' (Matt. xxvi. 11), cannot fairly be interpreted to mean that poverty is a perpetual necessity in every community. The necessary inference from Christ's condemnation of anxiety (Matt. vi. 25-34) is that absolute poverty is incompatible with His ethical ends; for to bid the poor eschew anxiety is to make, what is for most, an impossible demand.

Two great principles underlie Christ's teaching on the question of money. In the first place, *our inner self must be completely detached from our possessions*. Covetousness is condemned because 'a man's life consisteth not in the abundance of the things which he possesseth.' The end of the man whose soul cleaves to material things is realistically described in the parable of the Rich Fool (Luke xii. 16-21). The laying up of 'treasure on earth' is forbidden,[1] and the accumulation of 'treasure in Heaven' is enjoined (Matt. vi. 19-21). By the latter is meant that the self finds its true riches in the pursuit of the things of the Spirit. The moral effect of the prohibition of the accumulation of treasure

[1] Both Jews and Christians were to some extent deterred from hoarding by the fact that they shrank from the use of coins bearing the image of the Emperor, and therefore suggestive of idolatry, and particularly of emperor-worship. Roman copper coins, if for circulation in Palestine, had no image on them.

on earth is destroyed by a rigid literalism. Taken with exact literalness the words condemn deposits and investments, and even the storing of grain in barns. Interpreted thus they strike at the roots of stable and organized social life. But such is not their intention. The spendthrift, no less than the miser, acts without due regard to the principles of morality. What Jesus is seeking to make us understand is that our souls must be so detached from our possessions, that wealth cannot choke or poverty contract our spiritual life.

In the second place, we must regard our possession of money, whether it be much or little, as a *stewardship*. Christ's teaching lends no warrant to any doctrine of absolute ownership. The parables of the Talents and the Pounds both teach that money is to be regarded as a trust, to be administered not according to the inclination of the trustee, but with strict regard to the paramount interests of the Lord who owns it. The exercise of our stewardship will therefore be governed by the principles of Christian morality—righteousness, love, pity, &c.

Some perplexity has been caused by the command given to the rich young man, 'If thou wouldest be perfect, go, *sell that thou hast*, and give to the poor' (Matt. xix. 21). It is felt that if this command were literally obeyed it would frequently involve unfaithfulness to the stewardship entrusted to us. We only rightly interpret this hard saying when we apprehend its underlying principle, which is that of inward renunciation. As Clement of Alexandria wrote, 'What is the meaning of this? It does not bid him, as some take it, in an off-hand manner, cast away the property he has and give up his wealth; but it bids him banish from his soul his opinion concerning wealth, the feeling for it, the excessive desire, the passionate and diseased excitement concerning it, the cares, the thorns of earthly life, which choke the seed of true life. . . .

For what charitable fellowship would be left among men, if no one possessed anything?'[1] If, in spirit, we renounce our possessions so far as to attain to complete inward independence of them, then whether we sell and distribute, or hold and administer, we recognize that we are only the stewards of what we possess. There is no justification for emphasizing the phrase, 'if thou wouldst be *perfect,*' and treating the command as a *counsel of perfection* (*consilium* not *lex*), applicable to the few but not to the many. Interpreted as above, the command is of universal application.

These governing principles must guide the Christian man in his conduct in relation to such questions as giving, borrowing, lending, and the payment of wages. How are we to interpret the words, 'Give to him that asketh of thee, and from him that would borrow of thee turn not thou away' (Matt. v. 42)? The saying must, of course, be taken in connexion with the whole teaching of Jesus. It does not justify indiscriminate giving and lending, but only such as proceeds from a conscientious and merciful fulfilment of the obligations of stewardship. 'If ye lend to them of whom ye hope to receive, what thank have ye? for even sinners lend to sinners to receive again as much' (Luke vi. 34): does this saying constitute a condemnation of transactions which involve the taking of *interest?* That exorbitant interest is contrary to the spirit of the Gospels it is easy to believe; but that the taking of interest is in itself immoral cannot be established, in face of the rebuke of the unworthy servant in the parables of the Talents and Pounds, 'Thou oughtest to have put my money to the bankers, and at my coming I should have received back my own with interest' (Matt. xxv. 27; cf. the saying attributed to Christ in the Clementine *Homilies,* 'Become tried bankers.') The rate of interest which is legitimate (and even the right to

[1] *Quis Dives,* &c., 11, 13.

charge any interest at all) is simply yet absolutely conditioned by the altruistic demands of the Christian ethic.

It must not be forgotten that Jesus did not set out to legislate. He affirmed great principles, universal in their application, and did not lay down detailed enactments anticipating the various moral problems that confront men. His precepts as to money only throw a side-light upon the application of the fundamental principles which He established. This must be borne in mind when we turn to His words for light upon the question of wages. He asserted that 'the labourer is worthy of his hire' (Luke x. 7). It is true that He had a spiritual service in mind at the moment, but the application of the words cannot be restricted to that sphere. He is enumerating a general principle not a particular precept—the principle of the *living wage.* On another occasion 'He suggested the payment of a day's wage for an hour's work, where a day's food was needed, and only an hour's work could be had.'[1] But if these two sayings had not been uttered we should have deduced the lessons they embody from the principle of love which is basal in Christian morality.

II. The Teaching of Paul.

It is impossible within the limits of our space to discuss every reference to our subject which occurs in Paul's epistles. The general outlines of his teaching on the subject will be found in 1 Tim. vi. and 2 Cor. viii. and ix. His guiding principles are the law of love and the supremacy of the spiritual. He holds it to be essential to godliness that desire be limited and contentment cultivated. The pursuit of wealth is the pursuit of a shadow, 'for we brought nothing into the world, neither can we carry anything out.' The satisfaction of the simplest needs

[1] Glover: *Conflict of Religions,* p. 125.

suffices for true well-being. The desire for riches is a fruitful source of temptation and sorrow, and inevitably produces degeneration of character. 'The love of money is a root of all kinds of evil' (1 Tim. vi. 5-10). Those who find themselves in possession of wealth are warned against vulgar arrogance, and are reminded of the instability of riches, the only abiding wealth being in God. To be rich does not free us from the necessity of limiting desire. The desire to hoard is immoral; 'God hath given us all things richly to *enjoy*.' This does not mean that wealth is to be spent in selfish enjoyment, but in the higher pleasures of philanthropy, which include the fellowship (Κοινωνία) of human sympathy as well as almsgiving. In this way the rich man can lay up in his character moral wealth of which death cannot rob him (1 Tim. vi. 17-19).

Paul organized a collection among the Galatian and Macedonian churches in aid of the poor Christians at Jerusalem (1 Cor. xvi. 1-4). This is notable both from the practical spirit of philanthropy manifested and from the recognition of a brotherhood that knew no racial barriers, Gentiles ministering to the necessities of Jews. In the Second Epistle to the Corinthians the Apostle reverts to this collection, and lays down principles which are universally valid in regard to the exercise of philanthropy. (1) The philanthropic appeal finds its highest sanction in the incarnation of Jesus Christ, who, though He was rich, yet for our sakes became poor (viii. 9). (2) The true test of the philanthropic spirit is not an easily-aroused sympathy, or even the amount devoted to charitable purposes, but contribution in proportion to the means possessed. The point of ethical importance is not how much is given, but *how much is left* (viii. 11, 12). (3) Paul is no believer in pauperizing, but he teaches that Christians should, as far as possible, redress the prevalent inequality in the distribution of wealth. He must not be understood to advocate a crude communism, but an altruism which recognizes that the right to even innocent self-indulgence is limited by the needs of others. Luxury can find no justification so long as it co-exists with poverty (viii. 13-15). (4) Illiberality is pursued by the nemesis of an impoverished character, and generosity finds its reward in an enriched character. 'He that soweth sparingly shall reap also sparingly; and he that soweth bountifully, shall reap also bountifully' (ix. 6). It is a perversion of Paul's meaning to assume that philanthropy will be rewarded by greater material prosperity. The consequences of conduct are stored up in character. The mellowing influence of a discriminating philanthropy extends beyond those who exercise it, to those who are its objects, kindling within them brotherly love, and widening their spiritual horizon (ix. 12-15). (5) Philanthropy has moral value only in so far as it is spontaneous. To give 'grudgingly' or 'of necessity' is to rob the action of its ethical worth (ix. 7).

III. The Other Epistles.

(*a*) *The Epistle of James*.—James teaches that distinctions based on wealth and poverty are artificial. Christianity exercises a levelling influence, in so far as it reveals to men their common manhood. The poor brother must rejoice because Christ has raised him to high estate by revealing his value as a man; the rich brother because Christ strips him of every unreal appearance of superiority, and shows him that while wealth is evanescent, Christian character abides (i. 9-12). The passage 'did not God choose them that are poor as to the world to be rich in faith, and heirs of the Kingdom which He promised to them that love Him?' (ii. 5), is reminiscent of the Lucan beatitude of the poor (vi. 20). James has a firm belief in the value of a man as such, and denounces, in unsparing terms, respect of persons.

Distinctions of rank and wealth are not to be recognized within the Church, and to allocate the best seats to those who can pay the highest price is to make distinctions, and to act from wrong motives. Wealth adds nothing to the moral value of a man. The royal law is to love one's neighbour as oneself — whether he be rich or poor. But to make distinctions in our treatment of our fellows, according to their social position, is to be convicted as guilty before the law (ii. 9). Chapter v. 1-6 is a stern condemnation of the misuse of capital. James reminds his readers of the perishable character of riches, and tells them that a process analogous to the corruption of material riches takes place in the 'materialized soul.' He then brings the following charges against unscrupulous capitalists—sweating, luxurious living, self-indulgence, and oppression.

(*b*) *Epistle to the Hebrews.*—The duty of doing good and of communicating (Κοινωνία) is enforced in xiii 16. (Κοινωνία) is used in various senses in the New Testament, but here signifies the sharing of one's goods, or almsgiving. This involves relief of the poor members of the Church (vi. 10, xiii. 1), hospitality to strangers, and a practical interest in the prisoner and the oppressed (xiii. 1-3).

(*c*) *John.*—The Apostle teaches that the necessary corollary of love to God is love to man. The rich man who professes to love God, and is at the same time lacking in compassion toward the needy, belies his profession. Love must give practical proof of its genuineness (iii. 17 f.), Human love has its source in Divine love. God's love to us is the ground of our obligation to love our fellows; love of God and hatred of man cannot co-exist in the same breast (iv. 7-21). These are principles which have a clear bearing both upon the making and the spending of money.

The Alleged Communism of the Jerusalem Church.—It is sometimes contended that the Church should identify itself with the effort to produce a communistic form of society, because the Early Church at Jerusalem 'had all things common' (Acts ii. 44). Communism may or may not be the highest ideal of society; that is a matter that is open to argument. But it is impossible to quote Acts ii. and iv. in support of legislative communism, without doing violence to the historical facts which they record. The only inference that can be drawn from the narrative is that the rich contributed largely to a common fund for the relief of the poor. That the rich did not renounce all their possessions, and become a charge on the common fund, is evident. '(1) The object was the relief of the poor. It would not have helped the poor to add to their number. (2) The help was not the same to all. Some needed one form of charity, others another. The phrase is emphatic, "according as any one had need" (Acts ii. 45). Some could earn a little, some more; illness or age made others penniless. But every case was met and discreetly dealt with by the brotherly love of the Church. (3) It was not made a condition of Church membership that every one should pool his possessions. The act was voluntary; some sacrificed more, some less. That the sacrifice was optional is expressly stated: "While it remained, was it not thine own? and when it was sold, was it not still in thine own power?" Indeed the whole point of the story of Ananias and Sapphira hinges on their sacrifice being voluntary."[1]

The sense of the common brotherhood of all Christians manifested itself first of all in a spirit of charity and liberality. Soon, however, indiscriminate almsgiving made way for organized relief. Those who were rich contributed (even to the point of sacrifice) to a central fund, which was at first administered by the Apostles. A common table for the poorer members was one method of their

[1] Hicks, in *Expositor*, seventh series, No. 1.

relief (Acts vi.). That is all that can be fairly deduced from the narrative. It tells neither for nor against communism as a social theory.

Viewing the New Testament as a whole, we find that its teaching as to money is based on the following fundamental principles: (1) *The spiritual is to be preferred to the material.* 'The things which are seen are temporal; the things which are not seen are eternal.' The most precious things cannot be bought with money. Material loss must be cheerfully endured for the sake of spiritual gain. (2) *The law of love.* The Golden Rule must govern both the making and the spending of money. (3) *We are stewards, not absolute owners of what we hold.* It is ours to administer, not simply for the benefit of ourselves and our families, but in the interests of the advance of Christ's Kingdom among men. Christ lays down no rule of the tenth (Luke xviii. 12). He claims everything that we possess. This does not mean that every penny beyond the bare cost of maintenance must be devoted to religious and charitable objects, but it does mean that the whole of our expenditure must be regulated and controlled by Christian desires and ends. (4) *Philanthropy has no ethical or religious value, apart from purity of motive.* Almsgiving from a selfish motive does not aid the spread of a true spirit of charity, but rather causes it to wither (Matt. vi. 2-4). Problems of money need for their permanent solution love out of a pure heart.

These principles are of permanent value and significance, and hold good irrespective of changes of social system. Rules and enactments become outworn, but principles are of abiding worth.

IV

THE ATTITUDE OF CATHOLIC CHRISTIANITY

I

East and West

The witness of the Church for several centuries unites the East and the West. We shall find the Christian teaching upon wealth attested from Palestine and Egypt, Carthage and Constantinople, Italy and Gaul. The division of the Roman Empire in the fourth century was followed in the fifth century by the rift between the Eastern and the Western Churches, when the Bishop of Rome claimed a supremacy which the Patriarchs of the Eastern Sees could never acknowledge. The rift widened into final separation on the Roman addition to the third article of the Nicene Creed in the ninth century. From that time our attention must be confined to the Western Church.

The communistic experiment in the primitive Church seems soon to have been abandoned, and no attempt was made to revive it till the common life of the organized monasteries displaced the earlier cells of the anchorites. But the theory remained in the background of Christian thought. 'We,' says Tertullian, 'who mingle in mind and thought have no hesitation as to fellowship in property.'[1] Clement of Alexandria, who was head there of the Catechetical School from 190 to 203,

[1] Tert.: *Apologeticus*, 39 (A.D. 197).

recognizes the same ideal, however hopeless it may be to realize it: 'the use of all that is in the world ought to be common to all men; but by injustice one man has called this his own, another that, and thus has come division among mortals.'[1] The only practical course was for Christians to do voluntarily what it had become impossible to do in an organized system. *The Teaching of the Twelve Apostles* (Palestine, 100–120 A.D.), gives among the rules of the Way of Life: '*Be not thou found holding out thy hands to receive, but drawing them in as to giving.*[2] . . . Thou shalt not turn away from him that is in want, but shalt make thy brother partaker in all things, and shalt not say *that anything is thine own.* For if ye are fellow-partakers in that which is imperishable, how much rather in the things which are perishable?' 'But the way of death is this . . . loving vain things, pursuing a recompense, not pitying the poor man, not toiling for him that is oppressed with toil, . . . turning away from him that is in want, oppressing him that is afflicted, advocates of the wealthy, unjust judges of the poor, altogether sinful.'[3] Selfish greed was so opposed to the essential spirit of Christianity that Tertullian cannot recognize even the legitimate claims of trade: there is no need of trade, he argues, because, apart from covetousness, there is no reason for gain.[4] Clement unconsciously glides into the Stoic position[5] when he maintains in his *Christian Instructor* that the Christian alone is rich, as in the old Stoic paradox the wise man alone was rich, the ideal man of virtue. But he becomes more practical when he adds: 'wealth is like a serpent which clings

[1] Clem. Alex., quoted in *Corpus Juris Canonici, Decretum* ii. 12. 2.

[2] Ecclesiasticus iv. 31.

[3] *Didache*, 4. 5 (Lightfoot's trans.).

[4] Tert.: *De Idolatria*, 11.

[5] Clement's teacher and predecessor in the Alexandrian school, Pantænus, had been a Stoic before he became a Christian. Clement himself, like his successor Origen, was in philosophy a Platonist.

and bites: one must hold it only by the end of the tail.'[1]

We are indebted to Clement for a treatise which is the most detailed treatment in Christian literature of the ownership and use of wealth. It is a homily on the story of the rich young ruler (Mark x. 17-31), and he has given it the bold title, *Who is the rich man that is being saved?*[2] 'How hardly shall they that have riches enter into the Kingdom of God,' is, of course, explained by our Lord, 'How hard is it for them that trust in riches to enter into the Kingdom of God.' But crude or wilful minds disregarded, as some still disregard, the comment, slaves to a literalism which Clement dismisses as 'perverse, uneducated, carnal.'[3] 'Salvation does not depend on outward things, whether they are many or few, or small, or great, or held in honour, or of no honour, or of good repute, or of no repute, but on the goodness of the soul, on faith, on hope and love and brotherly affection, on knowledge and gentleness and humility and truth, of all of which salvation is the prize.'

That wealth is not condemned as an evil in itself Clement shows in three ways. In the Stoic contempt for outward things, and the asceticism that has sometimes been imported into Christianity, men have abandoned their possessions but have extended the passion of their souls. Lack of the necessaries of life crushes the spirit and distracts the attention, so that there is no time or energy for higher things. And lastly, the generosity which is commanded by Christ would be impossible if Christians had no possessions.[4] Our Lord Himself accepted the hospitality of rich men, and bids them not give up their

[1] Clem. Alex.: *Paidagogos*, Book iii., ch. 6.

[2] Τίς σωζόμενος πλούσιος (quis Dives salvetur).

[3] *Quis Dives*, § 18. Clement lays down the only sound principle of interpretation, that we must explain single passages by the general tendency of the New Testament teaching.

[4] *Quis Dives*, §§12, 13.

wealth, but make a righteous use of it:[1] we are to make for ourselves 'friends from the mammon of unrighteousness.'

What was wrong with the young ruler, Clement says, was not lack of righteousness, but lack of life. The eternal life for which he professed to ask was not his real wish: 'he was wearing the mere reputation of a good purpose.' Busied about many things, like Martha, he missed the one thing which was needed to make him perfect. He must part not with the means of livelihood, but with all that led him to use them badly. The wealth of which a man must cleanse his soul is the wealth that intrudes into the heart, so that instead of God's spirit there is a mine there or an estate, the continued desire for more, the aim at immensity of possessions. Such a man is of the earth, earthy, and cannot desire the Kingdom of Heaven. He is fettered by the snares of the world, and his looks are always downward, not upward. He cannot follow Christ till he is freed from the bondage of material gain: the soul must have life.[2]

If a man can master his wealth, Christ does not withdraw him from it: 'the Lord does not grudge.' But the man that is vanquished and overthrown by it must hate it and flee from it as he must pluck out even the right eye that leads him to stumble. A man does not perish because he is rich, nor is he saved because he is poor. The two conditions for citizenship in the Heavenly Kingdom are love of God and love to our neighbour. If we so use what we have as to do good to others, we shall be blessed at the last day: possessions only become unrighteous when a man 'possesses them for himself as his own, and does not deposit them for the general use of those who need them.'[3] So Clement proceeds to

[1] τὴν δικαίαν χρῆσιν ἐπιθεὶς, § 13.
[2] *Quis Dives*, §§ 15-18.
[3] *Quis Dives*, § 31.

expound the great Gospel principles which bear upon the right use of wealth. 'For God loveth a cheerful giver.' 'Give to every one that asketh thee.' 'With what measure thou metest it shall be measured to thee again: good measure, pressed down and shaken together, running over.' 'I desire mercy and not sacrifice.'

Then Clement reproduces in outline the sketch of the Christian character, which Paul had drawn from the model of his Master's life. 'Love seeketh not its own, but lavisheth itself over one's brother.' The homily closes with the story which the *Quis Dives* has made famous, how the aged Apostle John won back to Christ and the Church the young convert in Asia Minor, who had been led astray by wild companions, and had become a robber captain, but who, under the influence of the Apostle of Love, became 'a convincing proof of regeneration, a monument of visible resurrection.' 'But if a man chooses to abide, adding always sin to his pleasures, and prefers luxury here to the life eternal, and when the Saviour offers forgiveness turns away, let him no longer blame either God or his wealth, but his own soul, which of its own choice will perish.'[1]

While the close of Clement's *Quis Dives* was being incorporated a century later by Eusebius of Cæsarea into his *Ecclesiastical History*, Constantine and Licinius, the joint Emperors of the Roman world, proclaimed universal toleration for all Christians by the Edict of Milan, in 314. In 324 Constantine, now sole Emperor, announced to his subjects his own conversion to Christianity, and urged them to follow his example. The religion, which only a few years since had been proscribed,[2] at once became fashionable, and except for the interval of Julian's reign (361–363), remained the

[1] *Quis Dives*, §§ 38, 42.
[2] Under Diocletian and Maximian till 305, under Maximin till 312.

accepted religion of the Empire. Modern sympathizers with social reform have blamed Constantine and the bishops of his reign for not re-shaping the social legislation of the Empire in accordance with Christian principles. But Constantine was engaged in completing Diocletian's great work of imperial reorganization, and the bishops were absorbed in their quarrels with the Donatists and in the controversial theology which gave us the Nicene Creed. Taxation became more rather than less unjust. Town councillors had not only to pay in advance, at whatever loss to themselves, the assessment that was laid upon their towns, but afterwards from their own resources to make up their share of the Government deficit.[1] Constantine exempted the clergy from taxation, but he would allow no man of taxable means to be ordained. So long as his system was in force the character and attainments of the clergy were inevitably lowered: the Church often found it wise to elect laymen bishops, Ambrose, for instance, and Martin of Tours. And it accepted as necessary conditions of life the imperial system of government and the old Roman law, with its provisions for private property and for freedom of contract.

But it still taught the unselfishness of the Christian and the stewardship of wealth. Lactantius, Constantine's tutor, in expounding justice, insists on the claims of need upon those who have enough and to spare. The reign of Zeus, in the old Greek mythology, and the disappearance of the Golden Age, he interprets as the domination of greed. Christ came to restore the Golden Age by restoring justice as a devotion to humanity, resting on devotion to the Father of all. The preservation

[1] Persecuted Christian heretics often revenged themselves on their Catholic opponents, by getting them placed upon the town council. Bigg, *The Church's Task under the Roman Empire*, pp. 118-120, 128-136.

of society is a mutual sharing of kind offices, the giving of help that we may be able to receive it. 'Divine religion alone makes man esteem man dear and know that he is bound to him by the tie of brotherhood, since God is a Father to all alike, so that he will share the bounties of the common God and Father with those who do not possess them, injure no one, oppress no one, nor close his door against a stranger, nor his ear against a suppliant.'[1]

Later in the fourth century, Ambrose, who had been Roman governor of the prefecture before he became bishop of the see of Milan (374–397), writes with refreshing vigour and with the same courage with which he reproved the Emperor Theodosius for blood-guiltiness: 'My own, sayest thou? What is it? From what secret places hast thou brought it into this world? . . . Is it that God is unjust in not distributing to us the means of life equally, so that thou hast abundance while others are in want? Or is it not rather that He wished to confer upon thee marks of His kindness, while He crowned thy fellow with the virtue of patience? Thou, then, who hast received the gift of God, thinkest thou that thou committest no injustice by keeping to thyself alone what would be the means of life to many? . . . It is the bread of the hungry thou keepest, it is the clothing of the naked thou lockest up: the money thou buriest is the redemption of the wretched.'[2] Ambrose himself had shown the sincerity of his convictions on his appointment to the episcopal see: he had given away all his property, securing only a maintenance for his sister. 'The world,' he writes, 'was made for common ownership, but men's vices make that impossible.' And so his contemporary Ambrosiaster (Hilary of Poitiers)

[1] Lactantius: *De Divinis Institutionibus*, v. 5, 6. See also *Div. Inst.* vi. 10. Lactantius died in 325, the year of the Nicene Council.

[2] Ambrose, quoted in Gratian, Decr. 47, 8 (*Corpus Juris Canonici* I). See Ashley, *Introd. to Eng. Economic History*, i. pp. 126, 127.

maintains that avarice created the rights of property, and that he who claims for his own what was originally given to all in common, is only doing justice in giving back to other men what they need.[1]

Jerome and Augustine, the scholar and the theologian among the Latin fathers, carry their dislike of wealth so far as to protest against trade: trader's gain, said Jerome, must be another's loss.[2] Augustine tells with satisfaction of a man he knew who, when a manuscript was offered for sale at a price below its real value, bought it and gave the surprised bookseller a much larger but an equitable sum.[3] A few years later Pope Leo the Great (440–461), the founder of the spiritual supremacy of the Bishop of Rome, accepts trade as honourable with conditions: 'the character of his gain excuses or convicts a merchant, for money-making can be either honourable or degrading.'[4] Side by side with this we may put a sentence of Augustine: 'the right of property is limited by the use to which it is put.'[5] Of the Gospel story of the young ruler Augustine takes the same reasonable view as Clement; he recognizes that the disciples understood the Lord's comment as meaning 'those that covet riches': 'otherwise, considering how few are the wealthy, they would not have asked, Who then shall be saved?'[6]

Augustine is the authoritative voice of Christian orthodoxy in the early part of the fifth century: the capture of Rome by the Visigoths in A.D. 410 suggested to him the great contrast between the transitory and the eternal that he embodied in his treatise 'On the City of God' (*De Civitate Dei*).

1 Ambrose: Comm. on Ps. 118: 8, § 22; Ambrosiaster, Comm. on 2 Cor. 9: 9.
2 Ashley, *op. cit.* pp. 128, 129.
3 Aug. de Trin. 13.3.
4 Leo, Ep. ad Rusticum, 9.
5 Aug. Ep. 153.6; Sermo 50.2.
6 Aug. Comm. on Matt. xxi. 19 *seq.*

A century later in the new Ostrogothic Kingdom in Italy we have the opportunity of studying the application to government and social life of the principles of the Christian Church. King Theodoric (493–526), an Arian Christian, was served for the greater part of his reign, as was his grandson Athalaric (526–533), by an orthodox Cabinet Minister who was the mouthpiece of his sovereign. The official letters (*Variæ*) of Cassiodorus are preserved to us in twelve books. We find in them an honest attempt to repress the rapacity which had characterized recent imperial taxation. Theodoric directs the remission of taxes where they are pressing too heavily on the owner of a single house: Athalaric checks the extortionate demands which Gildias, Count of Syracuse, had made professedly for the royal exchequer. Theodoric discovers that corn from Spain, which was needed for the food supply of Rome, has been intercepted by greedy shipowners who have disposed of it for their own profit: he orders them to refund not only the money which they have received for the corn, but the larger sum also which they had gained on the same voyages from passenger fares, a total in all of 1,038 *solidi*.[1] Greed on the part of Church officers is also repressed by Athalaric, who limits (A.D. 532) the amounts to be paid both in fees and in gifts to the poor by candidates for the papal chair. In his letter to Gildias he had forbidden him to buy cargoes of vessels which came into the Sicilian ports and sell them at a profit; and later Cassiodorus himself, when he had become Prætorian Prefect, writes in his own name to Ravenna and fixes the prices to be asked there for the chief

1 £662 16s.: a *solidus* (the *s.* of our £ *s. d.*) was still, as in the early Empire, a gold coin. What would Theodoric have done with British and other shipowners who in 1915-16 (under the pressure of war and the scarcity of merchant ships) increased freights to wild charges, raised the price of bread even in Britain from 5½d. to 9½d. and afterwards to 1s. for the 4 lb. loaf, and almost deprived Italy of coal?

art cles of produce: ' if any seller does not observe the prices named in the present edict, he will be liable to a fine of six solidi (£3 12s.) for each violation of the law, and may be visited with corporal punishment.' In an earlier letter, encouraging gold-mining on a Bruttian farm, Cassiodorus has given us his views on the possession of money: ' to seek gold by war is wicked,[1] by voyages dangerous, by swindling shameful; but to seek it from Nature in its own home is righteous. No one is hurt by this honest gain. Griffins are said to dig for gold, and to delight in the contemplation of this metal; but no one blames them, because their proceedings are not dictated by criminal covetousness. For it is not the act itself, but the motive for the act that gives it its moral quality.'[2]

Cassiodorus, after thirty-nine years of public life, retired at the age of sixty to his Bruttian Scyllacium, and founded the monastery of Vivaria. There he lived for thirty-five more years, presiding over the common life of his monastery and administering his own landed property. He founded also a monastery for hermits, but he never adopted the extreme views on the possession of wealth which were held by some of the early anchorites. In Egypt the first monastic teachers had insisted on absolute renunciation. St. Anthony (251–356) sold his property and distributed the proceeds among his neighbours, leaving only a small provision for his sister. St. Macarius (died 387), returning one day to his cell, helped a robber whom he found there to carry off his furniture. Pachomius, whose rule (320) became general in the East, provided bread and water as the usual food of his monks, with oil, salt, and a few fruits and vegetables as occasional luxuries. But Basil the Great, whose reform (363) was

[1] The blessed word ' indemnity ' had not yet been discovered as the justification for aggressive war.

[2] Cassiodorus; *Variæ*, 9.3 (Hodgkin's trans.). For the other references see *Variæ*, 7.45, 9.14, 5.35, 9.15, 11.11, 12.

permanent for all Eastern monasteries, abolished the anchoretic practice, and united the common life with a well-organized system of work. Martin of Tours (316–397), the soldier saint, established monasteries near Poitiers, apparently on the Pachomian rule, but Cassian (360–448), the real founder of Western monasticism, though he had lived many years among the Egyptian ascetics, was more generous in his requirements, and Cassiodorus, following Cassian's rule, provided baths and other comforts for his monks. The rule, however, that became supreme for many centuries in Western Christendom was that of St. Benedict (480–543). He was uncompromising in his prohibition of private property: ' above everything the vice of private ownership is to be cut off by the roots from the monastery: let no one presume either to give or to receive anything without leave of the abbot, nor to keep anything as his own.'[1] Benedict, like Basil, relieved the burden of asceticism with healthy work: monasteries under the example of his order became industrial colonies; his followers also borrowed from Cassiodorus the devotion to scholarship and the organized arrangements for producing copies of the Scriptures and the classical writers which have remained the chief glory of the Benedictines.

Monastic ascetism bred greater evils than it cured. Spiritual pride, disorder, and brutality were soon found in association with an inordinate greed for such poor possessions as the early monasteries contained. The credulous generosity of a religious public gradually loaded them with presents, and monasteries became wealthy in accumulated treasures and in land. The Egyptian monks proved turbulent and oppressive, defying authorities, raiding cities, and murdering those who differed from them in opinion, whether Pagans such as the philosopher Hypatia, or Christians such as Archbishop

[1] Reg. Ben., 33: this rule, of course, still holds for Benedictines.

Flavian at the Robber Council of Ephesus (449). So early as 373 the Emperor Valens had recognized the danger to society, and had applied to monks (who were generally laymen) the liability to conscription for the army to which the whole Empire was subject. Chrysostom of Constantinople indignantly protested against this wise provision, which soon became a dead letter. Egyptian and Syrian monasticism continued to drain the healthy and devout life of the provinces, till the weakness that resulted left them an easy prey to the proselytizing or the militant forces of the Mohammedans.

II

The Feudal Age

While Haroun-al-Raschid was crowning the Eastern Caliphate with new splendour and intellectual distinction (786–809), Western Europe had regained an apparent coherence. Charles Martel's grandson, Charles the Great, was in the year 800 crowned Emperor of the West in Rome by Pope Leo III, and the new federation of the Holy Roman Empire remained effective, in so far as the temporal headship of the Emperor was supported by the spiritual headship of the Pope. Charles had already begun in his enlarged Frankish kingdom to legislate on definitely Christian lines. He had established a system of Christian education for his kingdom, under the direction of Alcuin of York. His capitularies had included in their range the Church and social life, and with his imperial influence he could attempt what was beyond the reach of Constantine and Theodoric.[1] Franks and Saxons alike had been

[1] For Charles' Empire see Bryce, *Holy Roman Empire*, ch. v., and esp. Cunningham, *Western Civilization*, vol. ii., pp. 40-60; Fletcher, *The Making of Western Europe*, ch. viii., Einhard's *Life of Charlemagne, ed.* Garrod and Mount (Clarendon Press).

required in 782 to give a tenth of their substance for religious purposes, and Charles himself set the example. By his provision of an organized system of transport on the Loire and the Seine and in the lands that adjoined the great abbeys, he had greatly developed monastic commerce, and in the capitularies of 789–794 he tried to check the evils to which that commerce had given rise. In 794 and 808 he even fixed maximum prices. In 806 he tried to define the gains that might be considered usurious, and to abolish destitution by providing local maintenance for the poor. In 811 he warned monasteries against extravagance in building, and in 813 he issued a canon forbidding the holding of markets on Sundays.[1] He definitely abandoned the attempt made by earlier Frankish kings to amass gold and silver. The drain of precious metals to India and China which has continued for 2,000 years till our own day, the decay of the Eastern Empire, and the brilliance of the Arabian caliphs, had reduced the £358,000,000 which it is estimated were in circulation in Europe at the death of Augustus (A.D. 14), to a mere £33,000,000 in the year 800.[2] Charles recognized the shortage of money, and refounded society and commerce on the basis of a natural instead of a money economy. Taxation was paid in kind, and to a large extent commerce again became barter between the products of different countries. Gradually, and at first largely through the Jews, money began to trickle back into Europe, but the demands increased faster than the supply. Greed of money became a pressing evil with the extension of commerce in the thirteenth century, and three centuries later the next phase opened with the enormous importations of silver from the newly-discovered Mexican mines.

The Christian influence of the Carolingian

[1] See Cunningham, *Western Civilization*, vol. ii., pp. 44, 45.

[2] Jacob's estimate : see *Encl. Brit.*, Art. Money, *ad fin.*

empire was soon put severely to the test. The Northmen were restlessly roving through the North Sea and the Baltic. Constant wars needed the prompt supply of military forces, and through Europe,[1] as in England in the ninth century, there grew up a feudal aristocracy, pledged to render military service by the tenure of the lands they were granted by their sovereigns, but claiming practical independence and the right to make war on each other. The equality of men was forgotten, and the freemen of the Northern countries became gradually dependent upon lords, till, as in the last stage of feudalism in England after the Norman conquest, they were degraded to actual serfdom. They still kept small portions of the soil which they were allowed to till for themselves; but little was left of the old common lands, and property underwent a revolutionary change. With the new tyranny of local lords of the soil went the brutality that waits on war. In the tenth century even Popes and monasteries had become corrupt.[2] But though individual churchmen in charge of wide estates would often prove tyrants themselves,[3] somewhere

[1] Except in Russia, where the village community, in which our old English forefathers lived, survived till the Bolshevik Revolution, with the mir, or village council, to control. The Northmen, however, in the ninth century, gave Russia both its name and the dynasty of Rurik, which lasted till it gave place, in 1598, to the Romanoffs. J. H. Round, *Feudal England*, part i. (Sonnenschein); H. de B. Gibbins, *Industrial History of England*, pp. 10-43. For the manor system see Vinogradoff, *Villeinage in England*; F. W. Maitland, *Domesday Book and Beyond* (Camb. Press); Thorold Rogers, *Six Centuries of Work and Wages*, pp. 38-69.

[2] See e.g. H. B. Workman, *The Church of the West in the Middle Ages*, i., pp. 48-61.

[3] When Hildebrand (Pope Gregory VII, 1073–1085) forbade ecclesiastics to render homage for their lands to a secular power, and so weakened organized government in Western Europe, half the land in Germany belonged to bishops and abbots. Bryce, *Holy Roman Empire*, p. 158. For the better side of monastic landlordism, cf. Abbot Samson of Bury (Carlyle, *Past and Present*).

there was always a witness for better things. The Church never altogether forgot that it was the commissioned champion of the poor and the oppressed, that the Christian life is the unselfish life, and that it is more blessed to give than to receive. Great as were the corruptions and cruelties into which it was often betrayed in the Middle Ages by its passion for power, it was often also the one defence of the Christian world against the dominance of a feudal barbarism. Even when the Papacy itself had secured its own feudal supremacy over all Western Christendom by King John's surrender of the long-cherished independence of the English crown in 1213,[1] poverty and simplicity again asserted their influence in the rise of the friars, and St. Thomas Aquinas, the greatest voice of Roman theological orthodoxy, maintained the unity of Catholic Christian teaching on the ownership and the use of wealth.

The monasteries were often centres of charitable and Christian influence, which greatly reduced the evils of the feudal ages. But the growing wealth of the Benedictines led to the relaxation of the rule of poverty, and the laxity of discipline was followed by the reforms of Cluny and Citeaux, and the establishment of new orders such as the Austin Canons in the eleventh century and the Carmelites in 1209. The greatest and for a time the most effective protest, however, came from Francis of Assisi. His renunciation not only of his family wealth but of all organized provision for the needs of himself and his followers attracted everywhere the enthusiasm of the devout. The Mendicant Order of Little Brothers which he founded was to live on alms begged day by day; he and his Order were wedded to poverty; poverty was to be the first of the Christian graces. When Innocent III in one

[1] Feudal supremacy had been first claimed by Gregory VII, and refused to him only by William I of England.

year, 1215,[1] incorporated the Poor Brothers of Francis and the Preaching Brothers of Dominic of Osma, the Franciscans adopted the itinerant rule of the Dominicans, and the Dominicans the mendicant poverty of the Franciscans. In a few years their self-sacrifice and devotion swept through Europe with the healing and stimulating breath of a great religious revival. Here at last, men thought, was primitive Christianity revived: what the theologians of the early centuries had discussed as the counsel of perfection was now realized on an amazing scale: 'sell all thou hast, give to the poor and follow Me.' While Dominic became the Hammer of Heretics, popular affection crowned Francis with the title of Father of the Poor. But within fifty years, though wealth and power had come to the Friars, idleness and dissoluteness had also entered the Orders. While their central organization gave them a great advantage over the independent monastic settlements, and between them the Franciscans and Dominicans secured for two centuries nearly all the elections to the papal chair, their very mendicancy proved a growing mischief, and in the fourteenth century we find the indignant satire of the *Piers Plowman* and the *Canterbury Tales* levelled even more at the friars than at the degenerate monks. But the Poor Brothers of St. Francis, in their self-renunciation and their universal ministries of sympathy and help, had bequeathed to the Christian Church an inspiration which has never been altogether lost. When the English friaries and monasteries were dissolved, though in many cases their record had become discreditable, their gifts were missed by the poor, and

[1] Sabatier assigns the Papal approbation of the Franciscan Rule to 1210. Francis died in 1226, and was canonized in 1228; Dominic died in 1221, and was canonized in 1234. The primitive Franciscan Rule of 1210 was enlarged in 1221, and confirmed by Pope Honorius III in 1223 (Joergensen, *Saint François d'Assise*, Paris, 1909, Book 3, chap. x.).

the sudden appropriation by the court of revenues amounting then to £142,000 a year,[1] added to the social confusion of the time and increased the burdens that were weighing upon the agricultural districts.[2]

While the monastic ideal had encouraged an extreme view of the Gospel teaching upon wealth and the reaction that follows inevitably upon extremes, the authoritative voice of the Church had remained faithful to the New Testament spirit. Saint Pietro Damiani (988–1072) writes: 'Rich men are *dispensatores* rather than *possessores*,' stewards rather than owners.[3] In the middle of the twelfth century Gratian of Bologna summarized the Canon Law in his *Decretum*, which forms the first part of the *Corpus Juris Canonici*, and includes all papal decisions down to the year 1139. Thrice he quotes from Jerome as decisive the statement that a man who keeps for himself more than he needs is taking what belongs to another. Almsgiving not only follows in principle from love and mercy: it is a commandment. Temporal possessions are private in ownership but not in use, in which they belong to those who need them: but some need more indulgences than others. All things, he insists, are common to all men by the law of Nature, and such was the practice of the early Christians, as we read in Acts ii.-vi.: private property is due to the law of custom.[4]

In the following century Gratian's assumptions were confirmed by Albertus Magnus of Cologne[5] and his yet greater pupil, the 'Angelic Doctor,' Thomas

[1] Equal to more than a million and a half of money now.

[2] Alien priories had been confiscated in England in 1337, and dissolved in 1416; but the universal suppression of the monasteries in 1536 and 1539 was in motive and method a disgrace to Henry VIII and his greedy courtiers.

[3] *S. Pietro Damiani, opusculum*, 9.

[4] Gratian, *Decr*, D. 47.8.3; D. 43.1; D. 41.3; D. 8.

[5] For the teaching of Albertus see Jarrett, *Mediæval Socialism*, p. 87.

Aquinas (1227–1274). In his marvellous *Summa Theologica* St. Thomas adopts, as against Plato's communism, the principle which Aristotle lays down in the Politics, *private property and common use,* a phrase which became the favourite formula of Mediaeval schoolmen. He maintains that property is legitimate and necessary when regarded as a right to acquire and distribute, because it encourages human labour and the peace of society. But he refuses to recognize property as a right to use for one's self: every man must hold what he has for the common use.[1] You are not to give, he says elsewhere, what you really need; but if you do not give what is superfluous, it is mortal sin, because it transgresses the commandment. But he limits the application of the commandment to cases of necessity.[2]

Relief of destitution was, in fact, regarded in the Middle Ages as the fundamental religious duty, so that the worst forms of poverty were not known. Avarice was one of the gravest charges that could be brought against an official of the Church, and for all Christians it was counted among the Seven Deadly Sins. Yet the practice of the Church was often in startling contrast to its theory.

When Gregory I was elected Pope, in 590, his private estate is said to have given him an income of £300,000 a year.[3] In the twelfth century the English Church made large sums of money by imposture at Becket's tomb. In the thirteenth century the Papacy began a series of exactions which became increasingly oppressive as tax after

[1] Aquinas, *Summa Theologica,* II, ii. 66.7, 32.7; II, ii. 32.5.

[2] Aquinas, *Quodlibet,* vi. art. 12; viii. art. 12. For Aquinas' views on property see Cunningham, *Western Civilization,* vol. ii., p. 9; Ashley, *Econ. Hist.,* i., pp. 127 *seq.*; *Property,* chap. v.

[3] Fletcher, *The Making of Western Europe,* p. 148. But this statement seems to need correction. Gregory, about 575, had given his father's property for the founding of six monasteries in Sicily, and in charity for the Roman poor. See *Cambridge Mediæval History,* vol. ii., p. 236.

tax was levied upon clergy and laity. In England able and disinterested prelates, like Archbishop Rich and Bishop Grosseteste, resisted the encroachments of Papal rapacity, but the weak Government of Henry III submitted, as the King's foreign relations and favourites were only too rapacious themselves; the official robbers played into one another's hands in Church and State. One result was the Barons' War (1264–1267), the best Churchmen supporting Simon de Montfort and the champions of popular freedom. Another result was the legislation in Edward I's reign against the growing wealth of the Church and the tyranny of the Pope, and the successive statutes of Provisors and of Praemunire in the reigns of Edward III and Richard II. Lastly, the barons tried to compensate themselves by appropriating Church offices and their revenues, and this widened still further the class distinction between the Church and the people. The wealthy ecclesiastics of the fourteenth century became the object of general dislike. Even Archbishop Chichele and William of Wykeham, who had devoted a large part of their wealth to the foundation of colleges, seem to have enriched their kinsmen with considerable fortunes.[1] As public feeling deepened, Wycliffe gave it two forms of expression. He sent his 'poor preachers' about the country to set an example of simple Christian living while they preached the plain truths of the Gospel; and he encouraged through them the formation of groups of workers, who, to some extent, were the forerunners of the modern trade-unions. The Wycliffe preachers often acted as treasurers of the groups, though their connexion with the Peasants' Rising of 1381 has been sometimes exaggerated.[2] In his treatise *De Dominio*

[1] Thorold Rogers, *Six Centuries of Work and Wages,* p. 33. So, more than a century later, Cardinal Wolsey's immense wealth was the cause of his fall.

[2] John Ball, the prominent priest of the Rising, seems to have been a forerunner rather than a follower of Wycliffe.

Civili Wycliffe had maintained that the Church should hold no property, and that all property should be held in common. Bulls of Pope Gregory XI in 1377 condemned this, with others of his theories, but just as earlier in that year he had been protected in his first ecclesiastical trial by John of Gaunt, so he was protected in 1378 by the young King's mother, and in 1382 by the University of Oxford. By sermons and tracts, and by translating the whole Bible for the first time into English, he further strengthened the movement for purging the Church from corruption.[1]

III

The Coming of Capital

The problems, however, of the ownership and the use of wealth were already, in the time of Aquinas, becoming complicated by the rapid extensions of commerce. The system of natural economy that we have seen recognized by Charles the Great was giving place to an economy of money. The growth of towns and the establishment of markets had led to the formation of merchant gilds, followed soon by gilds of craftsmen. The craft-gilds maintained the standard of workmanship and shared a charitable interest in the welfare of the members; but craftsmen had also to sell what they had made. The Crusades had not only stimulated trade with the East, but had given rise to demands everywhere for ready money. Robert of Normandy had pawned his duchy to his brother, William II of England, for the first crusade; Richard I, for the third crusade, had sold his feudal rights over Scotland, the earldom of Northumberland, and the succession to the Chancellorship of England and to many State offices and sees. The demands for money were still further

[1] See G. M. Trevelyan (*England in the Age of Wycliffe*, Longmans) and H. B. Workman (*The Age of Wycliffe*, Epworth Press).

increased by the new passion for building churches and cathedrals. The Papacy had exacted Peter's-pence from the ninth century, and, as its claims developed, had gradually established throughout Western Christendom a system of Papal bankers, who disposed of contributions in kind by the resources of trade, and supplied the necessary money sometimes to the contributors themselves, besides remitting the round sums to the Pope. The thirteenth century saw the widespread expansion of commerce and of the use of money. In England, from the time of William the Conqueror, Jews had been the financial agents of the Crown, but their monopoly had gradually been conquered by the Italian bankers, and the general diffusion of money made it possible for Edward I to expel all Jews from the country. The Statute of Merchants in 1283, providing facilities for the recovery of debts, had disclosed the new position of trade and of money as the medium of exchange.

Meanwhile, the foundation of universities and the revival of the study of Roman Law, which spread from Bologna over Europe, compelled the Church to accept trade as a necessity and to insist first upon just prices. Roman Law allowed freedom of contract, and protected the seller rather than the buyer, though a series of maximum prices had been fixed by Diocletian's Edict of A.D. 301.[1] Aquinas tried to modify the Roman Civil Law by the application of the Golden Rule of the Gospel. Every one, he says, likes to buy cheap and sell dear, but an evil is not made less an evil by being common to all. To sell or buy one thing for another, regardless of a defect, is unlawful. If deceit is wilful, it is sin: if unwitting, the seller is still bound to make restitution.[2] Nine centuries earlier Chrysostom

[1] The schedules of prices in the Edict are given by F. F. Abbott, *The Common People of Ancient Rome* (Routledge), pp. 145-178.

[2] Aquinas, S. T. II, 2.77.2.

had declared that he who buys a thing in order to sell it unaltered for gain is the merchant driven out of the temple. Aquinas, though he shares the mediaeval delusion that value is something fixed and inherent in the article itself, yet sees that Chrysostom's view is impossible in practice. Gain is not wrong, he maintains, only the measureless desire for gain: trade is not wrong if pursued for an honourable object—to maintain a family or supply a people with the necessaries of life. But all speculative trading Aquinas absolutely condemns: 'the profit must be only such as will secure for a merchant what public opinion regards as the necessaries of life for a man of his class.'[1]

The expansion of commerce in the thirteenth and fourteenth centuries led to the introduction of capital into business as well as into government. There had been capitalists, of course, in the ancient world. In the fourth century B.C. financiers became despots in some of the Greek cities in Asia Minor, as possibly Pesistratus in Athens and other despots of the seventh and sixth centuries had been financiers who gained control of the Government.[2] The capitalists of the Peiraeus are thought by some to have engineered the outbreak of the Peloponnesian War,[3] and the equestrian order, who were the financiers in republican Rome, had often been responsible for oppression in the provinces as well as disturbances in Rome itself.[4] But the thirteenth and fourteenth centuries saw the first reintroduction of Capitalism into Europe since the break-up of the old Roman Empire. Towns as well as monarchs borrowed

[1] For a clear exposition of Aquinas' views on money-making see Ashley, *Econ. Hist.*, i., pp. 134-148. But the whole of Sir Wm. Ashley's admirable third chapter should be read, pp. 124-222.

[2] For 'Hermas and Co., Bankers and Despots,' see Dr. Walter Leaf, *Journal of Hellenic Studies*, vol. xxxv., pp. 167-169, and for the earlier dynasts see Prof. Ure, J. H. S., xxvi., 121 *sq.*

[3] e.g. A. E. Zimmern, *The Greek Commonwealth.*

[4] For capitalists in Rome, see Cunningham, *Use and Abuse of Money*, pp. 33-36.

money for their needs: the trade, which was encouraged by bankers, found flourishing centres at Venice, Genoa, Lisbon, and Antwerp. These commercial cities drew great wealth from the East and spread everywhere the use of money: their own coinage became so common that in England an Act of Parliament was passed, in 1409, forbidding the use of the Venetian money which was then flooding London. Strasburg and Florence organized their cloth manufactures on capitalistic lines, and gradually in Italy, France, and England even the craft-gilds changed their organization and became capitalist associations.[1] The small manufacturers could not compete with the wealthy masters, who could attract labour to more profitable centres.

In England, in the fourteenth century, competition began to apply also to the use of land. The Black Death, in 1349, had so reduced the supply of labourers that the Peasants' Rising of 1381, though apparently a failure, was really the death-blow of villeinage. Not only was the labourer free to go where he could find good wages, but the landlords were soon reduced to the necessity of offering their lands for cultivation to those who could promise the highest returns. Neither competition nor capitalism involved as yet the evils to which they gave rise after the Industrial Revolution of the eighteenth century.[2] Their influence was, on the whole, well-directed, partly through the traditions of the craft-gilds and the healthy enterprise of town authorities, partly by the new doctrine of the equality of men, recognized in France by a decree of Louis X, in 1315,[3] and in England by the enfranchisement of

[1] The wealthy London City Companies are survivals of the craft-gilds. 'The gild-merchant was a passing phase, the craft-gild came to stay' (Cunningham, *Western Civilization*, ii. 96 *n.*).

[2] 'Competition is neither good nor evil in itself. It is a force to be studied and controlled' (Arnold Toynbee, quoted by L. L. Price, *Political Economy in England*, p. 197).

[3] Maine, *Ancient Law*, p. 94.

the serfs after 1381. Taxation, war, and commerce were all responsible for the new emergence of wealth. The Church, which in most countries was the richest of all corporations and one of the greatest of the landlords, having decided that it must officially recognize trade, was faced with a fresh problem as capital demanded its interest.

In the early centuries of the Christian Church to lend money on interest was formally forbidden only to the clergy, as by the Nicene Council of 325. The Greek and Latin fathers, from the third century onwards, were unanimous in condemning all usury: but the Eastern Emperor Justinian (527–565), in his revision of Roman Law, allowed from 4 to 12 per cent, according to circumstances, with 6 per cent as the ordinary and legal rate.[1] Charles the Great extended the ecclesiastical prohibition to the laity in his dominions, and this precedent was followed for Western Europe by the Councils of the ninth century. The orthodox teaching on the subject was based upon the Mosaic prohibition (Exodus xxii. 25), and the command in the Gospel (Luke vi. 35) which Jerome's Vulgate had translated 'mutuum date nihil *inde* sperantes,' 'lend, hoping to gain nothing thereby.' While payments were generally made in kind, there could not be much usury, and there were few opportunities for investment. The Jews were the chief usurers, forbidden only to take interest from each other, as they interpreted the Mosaic Law. In the twelfth century the great jurists of Bologna had approved the taking of interest, as they found it acknowledged in Justinian's Code: but, especially under Franciscan and Dominican influence, the Papal legislation against it became increasingly severe,[2] till, in the fourteenth century, it was forbidden by civil as well as by ecclesiastical law.

[1] Gibbon. *Decline and Fall,* vol. iv., ch. xliv., p. 496 (ed. Bury).

[2] From the Lateran Council of 1179 to the Council of Vienne in 1311.

St. Thomas Aquinas, who was a Dominican, argued that money was for consumption, not, like a house, for use: if lent, it should be repaid like corn, with no other payment for the use of it. Elsewhere, however, he seems to take both sides of the question:[1] 'the root of this gain is polluted and usurious, therefore it is all polluted and usurious: therefore it is not possible lawfully to keep gain of this kind. But what is acquired from the money of usury is sometimes legitimately acquired; therefore it can be lawfully kept.' In fact, when Aquinas wrote, Papal needs for money, in spite of Papal legislation, encouraged usury for chosen agents; such were the Caursines, the Papal merchants from Cahors, who were so hated in England in Henry III's reign. The Jews, at the same time, were allowed to exact twopence a week for every £1 that they lent, a rate of 43½ per cent for the year. By an English statute of 1178 jurisdiction on usurers was reserved to ecclesiastical courts: this was confirmed by an Act of 1431, which, however, forfeited a dead usurer's estate to the King. But while the Church thus influenced legislation, it was less active in proceeding against usurers than public opinion demanded.[2] It made an attempt, however, to protect the poor by establishing for a time lending-banks (*Montes Pietatis*), which advanced money without interest.[3]

But capital had come to stay. Merchant princes became a new aristocracy. In England feudalism died in the Wars of the Roses: in France, Louis XI won a partial victory over it, though some of its abuses survived to provoke eventually the French Revolution. In Florence the sons of the merchant nobles put their wealth out to interest, and a new

[1] Aquinas, *Quodlibet,* iii., 19.

[2] For a summary of mediaeval views on usury, see Ashley, *Econ. Hist.,* i., pp. 148 *sq.*, 197 *sq.*

[3] See the papal confirmation in 1251 to the Bishops of Bath and Wells and Salisbury, quoted by Coulton, *Social Life in Britain from the Conquest to the Reformation,* p. 346.

class of idle rich men added to the confusion of the city's party quarrels. The Florentine Bardi held the Kingdom of England in pawn from Edward III for an advance of 1,365,000 gold florins. In the reign of Edward III's successor William de la Pole, of Hull, by banking and by importing bricks from the Netherlands, founded a great fortune and a noble house, and became the ancestor of Richard III's chosen heir. As the wool and cloth trades became organized and wealthy, agriculture was abandoned for sheep-farming, peasants were thrown out of work, and in France and Italy they rose in far more serious rebellions than were seen in England in 1381 and 1450. Poverty increased with wealth, and the Spanish discoveries of the silver mines of Potosi poured treasure into Europe which widened still further the gulf between the rich and the poor. But that is the time of the Reformation, and the close of the period with which this chapter is concerned.

On the threshold of the Reformation, as we take our leave of the great teachers of the Catholic Church, we can pause for a few words with two of the most attractive of them all. Saint Antonino,[1] bosom-friend of Fra Angelico and prior of San Marco half a century before Savonarola, when forced to accept the archbishopric of Florence, still held himself bound by his Dominican vow of poverty. Dismissing the useless retinue of his see, he devoted his income and his personal service to the poor. He founded the Florentine Orphanage and the organization of the Good Men of St. Martin, which, established to succour the victims of Cosmo de Medici's unjust taxation, has for nearly five centuries succoured 'the shame-faced poor.' His personal service, his learning, and his practical wisdom as an administrator give value to the social theories which are found in his *Summa Moralis*. 'Poverty in itself

[1] Antonino di Pierrozzo died in 1469, and was canonized in 1522.

is an evil, though out of it good may come. . . . Sin is an economic evil, and an economic evil in its completeness becomes a sin. . . . If interest is freely offered, there can be no charge of usury. Much harm would be done if there were no money that could be borrowed, and few would offer to lend money unless they could obtain profit by lending. But it is wrong to demand interest as such: the intention may spoil the moral worth of the action. . . . It is the duty of a State to provide for all its members, and unless all have a sufficiency of food, clothing, and accommodation, the rulers are at fault. No one should be allowed to become destitute: the State which provides for a man can also punish him if his destitution is also due to his own fault. But the cause of poverty is oftener the unjust rate of wages. Wages should not only provide a sufficiency, but should also give additional reward in proportion to a workman's skill, the number of his children, or the dangerous nature of his employment. Those who are too weak or old to work adequately to secure a fair livelihood should be provided for by the State from its superfluous wealth. It is a moral and religious obligation: for the good of the State is something divine."[1]

Nearly fifty years after the death of Antonino, another genial-hearted man of affairs made a deeper impression upon literature by his contribution to social reform. Sir Thomas More's *Utopia* was published at Louvain in 1516. Though he had been a member of Parliament, he had not yet entered on the Court life which was to make him successor to Cardinal Wolsey as Chancellor of England, and to bring him to the scaffold for his loyalty to the Roman Church. But he saw clearly the social evils of the time, and denounced them as

[1] The last sentence is from *Summa Moralis*, iv. 3.6. For the other quotations in detail, see Jarratt, *S. Antonino*, pp. 57-78, and *Mediaeval Socialism*, pp. 71-79.

plainly as autocratic government allowed. Men were becoming greedy of wealth, yet it was wasted, he complains, in useless wars, in idleness, and in ostentation.[1] The soil of England, the richest source of wealth, and the labourers who should have tilled it, were being thrown out of work. More banishes money utterly from his ideal State. There gold and silver are accumulated only by the Government to meet the emergency of war, which, though abhorred by the Utopians as 'a thing very beastly,' they yet recognize may be forced upon them against their will. The gold that is not so needed is used for the meanest utensils and for the fetters of criminals and bondmen: their only bondmen are those who were criminals among themselves or in the land from which they have been captured. So what we call the precious metals are despised by them and iron is the metal most honoured. Their stores of wealth are in fruits of the earth and manufactures and materials for arts and learning. All are for the common use. Physical labour is limited by statute, so that every man and woman has leisure for the higher capacities of life. Trade with other countries is freely pursued, and thence come the commonwealth stores of gold and silver: the State is the creditor or debtor, and leaves the balance owing to it long unpaid, that it may claim it in the form which may most be needed. The absence of money means the absence also of envy and quarrelling: the common use of food and public buildings and pleasures makes of the whole people one family. In other countries wealth is maintained by pride, the mother of all mischief, and involves the misery of others: in Utopia, with wholesome laws, there is such perfect concord that they have always been able to repel the attacks which other States, envious of their wealth, have made upon them. 'But many

[1] For More's references to money, see *Utopia*, pp. 79, 80, 95-100, 102, 103, 110 (ed. Lumby).

things there be in the Utopian weal public which in our cities I may rather wish for than hope after.'

So the author leaves us, while the quiet humour that went with him to the block teaches him modesty in reform and the limitations of organized society. The home of his ideal is Utopia, Nowhere: 'but the pattern is somewhere laid up in Heaven.'[1] He can still tell the world where it ails, and his own loyalty and courage are a pledge that his words are no counsel of despair. His face is towards the future, and he has given men both a warning and a vision.

[1] Plato, *Republic*, Book ix., 592B. 'But perhaps it is laid up in Heaven as a pattern for him who wishes to see, and seeing, to found a city within himself.'

V

PROTESTANT CHRISTIANITY

It is not merely our love of the picturesque which makes us regard Luther's brave challenge to 'the Diet of Worms' as a symbol of the Reformation. Popular sentiment enshrines in its memory Luther's word, 'Here I stand: I can no other,' and Latimer's 'Fear not, Master Ridley, we have this day lit such a candle in England as shall never be put out.' This is because it idealizes the hero who stands alone against the authoritative tenets of the ruling powers. Popular sentiment has, however, done more than that by cherishing these brave words. It has truly interpreted the spirit of the Reformation. As Bishop Westcott said, 'The Reformation was the affirmation of Individuality.' When men begin to talk of *my* conscience, *my* soul, *my* Jesus, they have ceased to be servants, they have become friends of the 'Great Companion.'

The emphasis which the Reformers placed in their theology on the free access of the soul through Christ to God, and on the faith by which we are justified in God's sight, one by one, gave a new dignity to the unit who had hitherto been the docile scholar and obedient servant of the Church. This emphasis was not the less real because of the Augustinian element in their teaching. If all virtue in men comes from the exhaustless grace of God, the dignity of the individual is only enhanced, because the Lord has had 'a favour unto him.' This explains the paradox that Calvinism on the

one hand seems to debase men in its stern view of original depravity and in its exaltation of the Deity until He fills the whole Universe at the expense of His creatures, while on the other hand it entered like iron into the blood of Puritan and Presbyterian and Huguenot, creating the strongest and most distinctive type of religious man Christianity has yet produced.

There is nothing fanciful, therefore, in tracing the remarkable commercial development in North-West Europe during the past 400 years in part to this new assertion of the individual. At least we may expect to find among the Protestant peoples more signs of individual enterprise, as opposed to corporate action, than amongst those nations that kept to the old paths. Moreover, the value of commerce was likely to be more appreciated by those who had discarded the mediaeval view of the religious life. They no longer regarded the man who had retired from the market-place to the monastery as 'the religious'; *he* was a parasite on the community. The men to be held in respect were the prosperous merchants, who contributed so much to the strength and stability of their states and cities.

Yet Luther himself was sufficiently old-fashioned to have strong prejudices against commerce. This was partly due to his ancestry. 'My father, my grandfather, my forebears were all genuine peasants,' he was accustomed to say. This helps us to understand what he says on this subject in his *Address to the Nobility of the German Nation*. 'I shall probably be accused of making foolish and impossible suggestions, as if I wished to destroy the great business of commerce. But I am only doing my part; if the community does not mend matters, every man should do it himself. I do not see many good manners that have ever come into a land through commerce, and therefore God let the people

of Israel dwell far from the sea, and not carry on much trade.' He goes on to fulminate against 'silks, velvets, cloth of gold, and such outlandish stuff.' As for buying on usury, the devil invented such an idea.

It was Aristotle who had ruled the philosophy of the Middle Age on this subject by his curious theory of the barrenness of coin. Luther claimed to have thrown Aristotle overboard. 'God sent him as a plague for our sins,' he said. Yet Luther followed the mediaeval thinkers in his statements about interest. This view was not accepted by Calvin, nor by Melanchthon. The latter only stipulated that interest should be moderate in amount, while the former expended his extensive gifts of sarcasm on the head of Aristotle. Calvin's moderate and careful statement on the lawfulness of interest was adopted by Bishop Jewel, and won general approval among Protestants in England as well as on the Continent. Luther never loved the democratic air of the towns. He regarded agriculture as the true work of man, and based that belief on Genesis iii. 17–19. 'It were much more godly to encourage agriculture and to lessen commerce . . . There is still much ground that is not ploughed or tilled.' This was not the common view of the Reformers. Bullinger said bluntly, 'We cannot all of us manure the ground,' and gave a reasoned argument for interest on loans for business purposes. When he showed that a loan in business is a loan of plant and material, the traders of Holland and England were not slow to follow his reasoning.

They saw clearly enough that there was equal sin in paying rent, as in paying interest for such a loan as that. Everywhere the Protestant entered with energy into the ever-widening field of commerce. It is well known that when France expelled the Huguenots from her borders she lost her most enterprising merchants and her best

artisans. Her loss was the gain of Holland, Germany, England, and more remote countries. At the date of the Revocation of the Edict of Nantes (1685) Huguenots largely owned and managed the cloth trade of the North and South-East of France, the linen trade of Normandy and Brittany, the tanyards of Touraine, the silk and velvet trade of Tours and Lyons, the paper trade of Auvergne, the glass trade of Normandy, and many other leading industries. It was calculated that the Protestant made 310 working days in the year to the Catholic's 260, by the disregard of saints' days. Many causes therefore combined to give the Protestants the leadership in affairs of commerce.

The charge has, however, frequently been made that the Protestant gained his full share of the new development of commerce in the seventeenth century, but introduced a new disregard for the unfortunate and the unsuccessful. This is supposed to be illustrated by the break-down of the gild system, by the suppression of many of the religious charities, and by the establishment of the Poor Law. A closer examination will show that the causes of these changes were more frequently economic than religious.

1. Poor Law. Cobbett, in his vigorous way, declared that 'Pauperism established by Law was the horrible consequence of the Reformation.' The Middle Age witnessed a far greater amount of Pauperism, but this was encouraged by the unregulated almsgiving of the Church. The original idea of tithes in Anglo-Saxon days was that one-third should be given to the Church, one-third to the priest, and one-third to the poor. What was best in this mediaeval ideal is expressed in the words of one of the Fathers: 'A man who does not pay his tithes will appear before the tribunal of the Eternal Judge charged with the murder of all the poor in the place in which he lives; since he has kept back for his own use the substance which God has

assigned for the poor.' If this system were ever perfectly carried out, it speedily broke down. The tithe became appropriated almost entirely to the needs of the Church and the priest.

The poor depended on the impulses of charity. There can be no doubt that these were most generous, for almsgiving was one of the most meritorious Christian works. The monasteries became the rendezvous of travelling beggars in all parts of Europe. This abuse of mendicancy was exaggerated by the degeneration of the preaching friars. Chaucer's friar was an expert in this art:

> He was the beste beggere in his hous;
> So plesaunt was his '*In principio*,'
> Yet wolde he have a ferthing, ere he wente.

It was largely owing to this abuse that begging was everywhere suppressed by the Reformers. As to the effect of the charity of the monasteries, Fuller affirmed that 'The abbeys did but maintain the poor that they made.' However that may be, in the sixteenth century there was general dissatisfaction with the methods of relieving the needs of the poor; a dissatisfaction which was not confined to Lutheran and Calvinist circles.

In one of his earliest pamphlets Luther said that it would be quite easy for each town to provide for its own poor people. He would prohibit begging, and make all the able-bodied work. The honest poor should then be supported by the old charities, by voluntary contributions, and, as a last emergency, by a poll-tax. The administration of these funds would be in the hands of appointed citizens. We can see here the natural distrust of the clergy as administrators of poor funds, which had so much ground for its existence. This was the system adopted by Zwingli at Zurich, and, some years later, by Calvin at Geneva. The leading German towns followed Zurich in rapid succession—Augsburg and Nuremberg in 1522, Strasburg and Breslau in

1523, Ratisbon and Magdeburg in 1524. In each case Guardians of the Poor (Armenpfleger) were appointed.

About this time, the Roman Catholic J. L. Vives, who was for a time tutor to Queen Mary of England, wrote his tract *On the Relief of the Poor*. His system was adopted at Ypres, and was so similar to that of the German towns that it was said to be a product of Lutheranism. The Sorbonne, however, in 1531, gave its approval to it, with the warning that almsgiving was meritorious, and that the revenues of the Church must not be appropriated for poor relief. The Emperor Charles V authorized the system for use throughout the Empire; but this was never carried out.

It will thus be seen that the English Poor Law, which dates from the reign of Elizabeth, was not a product of the Reformation merely. It was largely due to economic changes which had been generally recognized a generation earlier. In reality, its regulated regard for the needs of the poor introduced an element of justice which was absent from the casual generosities of the earlier period. It cannot be said that the Reformers had less regard for the claims of the poor than their predecessors. Latimer's sermon alone would give the lie to that fiction. 'If you list to gild and paint Christ in your churches, and honour Him in vestments,' he said, 'see that before your eyes the poor people die not for lack of meat and drink and clothing.' 'He that hath riches, and helpeth not the poor withal, but layeth them up for himself, he is a thief before God, though he do come rightly and justly by his goods.' 'God requireth the rich to help the poor; when he doth it not, the writers call him a thief.'

This attitude seems to have been accepted by Calvin and Bullinger in their comments on the Eighth Commandment. Bullinger's *Decades* were

ordered to be read by all the English clergy. His exhortation on this subject to them is that the 'wholesome charge of Paul in 1 Timothy vi. 17–19 must be beaten into the heads of the rich.' It is to be believed that his exhortation was not unheeded. The teaching of the Reformers is summed up in Luther's argument on the inequalities of wealth and the reason for it. Why should God give to one man £100, to another £5,000, and unto this man, in a manner, nothing at all? It is that the rich man should distribute his riches. 'Thy riches are not thine own, but thou art but a steward over them.'

2. CHARITIES. It is also asserted that many of the religious charities were destroyed by the Reformation. There is probably a large amount of truth in that statement. This was due to the widespread notion that religious foundations for the poor and afflicted had often been put to improper uses. An anonymous tract of 1529 declared that in many almshouses and hospitals 'the fat of the whole foundation lyeth in the priests' beards.'[1] Corruption was undoubtedly widespread, and when popular indignation was roused, some injustice may have been done. Some of the best of the institutions were handed over to the municipal authorities, and the administration was improved: it would be too much to assert that this was always the case. The change, in any case, was not due to any alteration in the spirit of humanity towards the poor and afflicted, nor in the belief that they should be cared for by the community at large.

3. GILDS. We may now understand better the breakdown of the gild system, which is sometimes quoted as an example of the ill-effects of the individualism which the Reformation encouraged in commerce. The gilds were trade-unions of masters and journeymen, and were based on a religious foundation. Some of their money was used for purely

[1] *Four Supplications* (E.E.T.S., 1871), 13.

religious purposes, maintaining a priest or a chantry. At the Reformation such money was allotted to other purposes. By this means one of the strongest bonds between the members was certainly broken. The money given for charitable purposes remained, and was still administered by the officers of the gild. The gilds were really destroyed by the growth of trade. New and great industries were springing up before the beginning of the seventeenth century, and commerce was entering into a new phase of national and international relations, which rendered the old city corporations inadequate to meet the requirements of the new trading population. The time had not yet come for the arrival of the factory system, but the intermediate stage had arrived. The complete doctrine of *laissez-faire* in commerce was not yet advocated. Parliament sought to control prices, and granted monopolies, but the way was being prepared for that riot of individualism which the production of machinery provoked.

The seventeenth century was embittered by the *odium theologicum*. Furious contests between Catholic and Protestant, Lutheran and Calvinist, Roundhead and Cavalier seemed to leave little opportunity to discuss the individual and social ethics of Christianity. It was a long war of attrition, and the result was a period of weariness and spiritual torpor, which only the Evangelical Revival disturbed. Riches, rather than poverty, were regarded as a sign of the special blessing of Heaven. The old days, when the poor friar was the true type of Christian, were forgotten. He had become a parasite, and the Reformers had rightly denounced him. 'When Christ said, "Blessed be ye poor," He commendeth not friars' poverty, for it is a wilful poverty,' said Latimer. It was indeed strange that there should be great differences of wealth, but the regulation of such affairs was in the hands of God.

Latimer's conviction in the sixteenth century, 'Riches be chanceable unto us, but not unto God. God knoweth when and to whom He will give them,' is expressed in seventeenth-century phraseology by Jeremy Taylor when he says that God enjoins charity 'that the great inequality which He was pleased to suffer in the possessions and accidents of men might be reduced to some temper and evenness.'

Elsewhere, indeed, he praises the blessings of poverty and trust in God. 'We have lived at God's charges all the days of our life, and have (as the Italian proverb says) sat down to meat at the sound of a bell.' Yet we feel that we are far away from Luther's marvel at the wealth of the great capitalists of Germany. 'Doubtless,' he says, 'we should also find some bridle for the Fuggers and similar companies. Is it possible that in a single life-time such great wealth should be collected together, if all were done rightly and according to God's will? I am not skilled in accounts, but I do not understand how it is possible for 100 guilders to gain twenty in a year, or how one guilder can gain another, and that not out of the soil or by cattle, seeing that possessions depend not on the wit of man, but on the blessing of God.'

Luther was never strongest as a logician, and he does not pause to mend the rent in his argument in this passage, but he believed that society should have some control over its plutocrats. So the Royalist poet Cowley argues that the King should manage the affairs of misers. 'I wonder how it cometh to pass that there hath never been any law made against the covetous man: against him, do I say? I mean for him. As there are public provisions made for all other madmen, it is very reasonable that the King should appoint some person to manage his estate, during his life. . . . We relieve idle vagrants and counterfeit beggars, but have no care at all of these really poor men.' Charles II might not have succeeded in much of his business, but he could have carried out Cowley's suggestion with a will.

It is, however, surprising that even the most extreme thinkers in politics and religion do not seem to have advanced to any real theory of communism in these days. When the monarchy and the hierarchy and the hereditary peerage fell in the Civil War, and in the revolutionary days that followed, there were any number of extremists in the sects of the Seekers, Ranters, Fifth Monarchy Men, Agitators, Levellers, and even among the Anabaptists and Quakers. In days when Bibliolatry was at its height, what is more natural than to expect some attempt to copy the experiment of the early Christians at Jerusalem, 'when they had all things in common'? Yet we hardly find a hint that such a state was the ideal organization of society. Even the Levellers derived their name from the desire to depose King and lords and priests, rather than from any doctrinaire theory of *égalité*. There was much exposition of the Millennium, and eager study of the apocalyptic writings (especially the Books of Daniel and the Revelation), but in the end Charles I was the 'little horn,' and often Cromwell figured as 'the man of sin.'

The one really noteworthy attempt to establish Utopia was made by Everard and Winstanley, in April, 1649, soon after the execution of the King. They assembled about fifty men at St. George's Hill, in Surrey, and took possession of some unoccupied ground, which they began to cultivate. They were God's chosen people, called to assert the rights which had been lost by the invasion of William the Conqueror. In a vision Everard had received the command to arise, dig and plough the earth, and receive its fruits. 'God would restore the ancient Community of Enjoying the Fruits of the Earth, and to distribute the benefit thereof to the poor and needy, and to feed the hungry and clothe the naked.'

Yet they would only touch common land, and expected the people to crowd to them and voluntarily surrender their lands and estates. By this means the bare necessities of life could be guaranteed to all. They would not use force in self-defence, and they sent a deputation to Cromwell of men who kept on their hats in his presence. This germ of communism soon expired, and the later Quaker theories rather found expression in a vigorous commercial life, where success came to men by the very honesty and directness of their methods. The link between the Levellers and the Quakers is found in John Lilburne (1614–1657), who was first associated with the one party, and died in the tenets of the other.

Yet Lilburne declared that the Levellers had no desire to take away 'the proper right and title that every man has to what is his own.' Everard and Winstanley themselves declared that they 'intended not to meddle with any man's property, nor to break down any pales or enclosures.' The Protector gave his opinion of the phenomenon in his opening speech to Parliament, on September 4, 1654. 'A nobleman, a gentleman, a yeoman; "the distinction of these," that is a good interest of the Nation, and a great one! The "natural" Magistracy of the Nation, was it not almost trampled under foot, under despite and contempt, by men of Levelling principles? I beseech you, for the orders of men and ranks of men, did not that Levelling principle tend to the reducing of all to an equality? Did it "consciously" think to do so; or did it "only unconsciously" practise towards that for property and interest? "At all events," what was the purport of it but to make the Tenant as liberal a fortune as the Landlord? Which, I think, if obtained, would not have lasted long! The men of that principle, after they had served their own turns, would *then* have cried-up property and interest fast enough!'[1]

[1] Carlyle, *Cromwell's Letters and Speeches* (ed. 1888), vol. iv. p. 23.

The experiment in what Carlyle calls Calvinistic Sansculottism had failed long before this. If we can find in seventeenth-century England no more extreme theory of Property than this, then indeed have the sacred rights of Property become strongly entrenched. The clear common sense of John Locke is the gateway to the prosaic eighteenth century; it is natural that he should declare that private property is an institution of natural law, and arises out of labour. This is very far from the teaching of Augustine and of many mediaeval thinkers, that property is based on human law rather than on the divine law, and is therefore subject to the determinations of the State.

The Levellers did, indeed, gain some glimpse of the solidarity of labour, which modified the purely individualistic notion of wealth. 'If a man have no help from his neighbours, he shall never get an estate of hundreds and thousands a year. If other men help him to work, then are these riches his neighbours' as well as his: for they are the fruits of other men's labours as well as his own. But all men live at ease, feeding and clothing themselves by the labours of other men, not by their own, which is their shame, and not their nobility: for it is a more blessed thing to give than to receive. But rich men receive all they have from the labourer's hand, and what they give, they give away other men's labours, not their own. Therefore they are not righteous actors in the earth.' The Levellers were, however, 200 years before their time, and their views were too local to have any influence on the growing perplexities of commerce. They protested against monopolies and the commercial corporations encouraged by the State, but would have been willing to regard the 'Commonwealth' as the source of commercial authority. We may acknowledge with gratitude the fact that the sectaries kept alive the idea of the revolutionary nature of the Christian

ethic. They believed in a new social order that was to come, and in a society that would be remodelled as a Christian Brotherhood.

The more sober views of orthodox Christianity in England in the seventeenth century may be found in such books as Baxter's *Christian Directory* from the Puritan standpoint, and Jeremy Taylor's *Holy Living* and *The Whole Duty of Man* from the Anglican point of view. In their moderation and sanctified common sense there is little difference between them. The Puritan has travelled further than the Anglican in reaction from the Roman Catholic worship of the voluntary poverty of the friar and the monk: wealth is one of the gifts of God, and the gaps between classes of men are not ordained of Him. Jeremy Taylor preaches eloquently the doctrine of contentedness with our position, and goes so far as to say that 'poverty is better than riches, and a mean fortune to be chosen before a great and splendid one.' All alike recognize the spiritual and moral dangers of wealth, and give wise counsel in almsgiving; a comparison between the worthy objects of charity as given in detail by two representative writers is an interesting exposition of how near the best minds in the two schools of English religious life were to each other in the best of causes.

The absolute ownership of riches is restricted by the fact that it is the gift of God. How can that be the case if oppressive methods are used in making money? How careful must be the expenditure, since God requires from us an account of the use we have made of our wealth. This sense of stewardship depended on the force of the religious sanctions. The talk of stewardship might easily degenerate into cant where nominal Christianity reigned: as soon as Christ reasserted His sovereign sway, it became the rule of life once more.

The lowered religious intensity which marked

the closing years of the seventeenth and the early decades of the eighteenth century, was reflected in the weakened moral witness of the Church on the use of wealth.

The tendency in Dissent was to separate business from the religious life: business was in the sphere of the secular and religion in the sphere of grace. Defoe was so versatile that he must not be quoted as a typical *fin-de-siècle* Nonconformist. Journalism and politics seemed to stand before religion in his interests: but it is suggestive that it was he who killed Sir Humphrey Mackworth's idea of national workshops by his vigorous pamphlet, *Giving Alms no Charity* (1704). Yet Defoe was not opposed to State control in some affairs where it would seem to be far from desirable. One of his innumerable pamphlets advocated the imposition of a maximum wage for domestic servants and footmen. His own commercial morality was not above question, although his reverence for the Divine Providence was sufficiently strong to make him see the wickedness of the idea of life insurance.

The Evangelical Revival was the natural reaction from the conventional religion of the early Hanoverian period. When the Holy Club members, in a disciplined life of unselfishness, prayer, and almsgiving, sought to please God more perfectly, they were influenced by William Law more than by any other contemporary thinker. Charles Wesley used to say of him, 'He was our John the Baptist.' For the last twenty-one years of his life (1740-1761), Law retired to a small property which he had at Kingscliffe, Northamptonshire, and lived a life of devotion, study, and almsgiving. He was there joined by his two friends, Mrs. Hutcheson and Miss Hester Gibbon, the aunt of the historian. Their joint income of about £3,000 a year was mostly spent in works of charity. Leslie Stephen has given a vivid picture of this circle, and represents Kingscliffe as

the resort of mendicants from all parts of the country. The high motives that prompted these devoted Christians are found written in the pages of the *Practical Treatise upon Christian Perfection*. 'Can any one show a better instance of humility and meekness, than in departing from the splendid enjoyments of his fortune, to make it the support and relief of poor and distressed people?'

In this teaching Wesley agreed with Law; he regarded all personal extravagance as a sin. They considered that Christian men should reduce expenditure upon themselves to a minimum, and live almost like the very poor. Wesley is giving his own experience when he says of the Oxford Methodists, 'One of them had thirty pounds a year. He lived on twenty-eight, and gave away forty shillings. The next year, receiving sixty pounds, he still lived on twenty-eight, and gave away thirty-two. The third year he received ninety pounds, and gave away sixty-two. The fourth year he received a hundred and twenty pounds: still he lived as before on twenty-eight, and gave to the poor all the rest.'

Towards self-indulgence in food and dress the early Methodists adopted an even sterner tone than the Quakers. The Quaker dress was still simple, but it had become expensive. 'Let me see, before I die,' says Wesley, 'a Methodist congregation, full as plain dressed as a Quaker congregation. Only be more consistent with yourselves. Let your dress be *cheap* as well as plain: otherwise you do but trifle with God and me and your own souls. I pray, let there be no costly silks among you, how grave soever they may be.'[1] 'Rich or gay apparel' is 'that trifle of all trifles.' The stern demands which Wesley made upon himself in the use of money, he preached to others. In some years from the profits on his many publications he was able to give away as much as £2,400 a year, and he closed his cash-

[1] Sermon LXXXVIII, 'On Dress.'

book, which he so carefully kept until age and weariness made it irksome to keep it longer, with these words: 'For upwards of eighty-six years I have kept my accounts exactly; I will not attempt it any longer, being satisfied with the continual conviction that I save all I can, and give all I can; that is all I have.' Except his books. 'My own hands will be my executor.'

So in a sermon written when his feet were 'just stumbling upon the dark mountains,' he attacks the conventional view of wealth. 'The whole City of London uses the words, *rich* and *good*, as equivalent terms. "Yes," say they, "he is a good man: he is worth £100,000." . . . His noble house, his elegant furniture, his well-chosen pictures, his fine horses, his equipage, his very dress, yea, even "the embroidery plastered on his tail"; all these are matter of commendation.' The rich man he defines as 'any one that possesses more than the necessaries and conveniences of life.'[1] It is, however, in his famous sermon on *The Use of Money* that he gives his most comprehensive counsel on this subject. His three familiar divisions, 'Gain all you can, save all you can, give all you can,' were preached far and wide in an England in the throes of economic change.

It was in 1769 that James Watt patented his steam-engine and the possibilities of the factory system began to dawn. The industrious, thrifty followers of the Wesleys were amongst those who early learned the secret of this new wealth. Wesley followed them with warnings as to the spiritual dangers that threatened them. Common-sense allowed them to provide for the continuance of the business and for children in case of death, but the intensely religious man could go no further than

[1] Sermon CVIII, 'On Riches.' See also Sermons LXXXVII, 'The Danger of Riches,' CXXVI, 'On the Danger of Increasing Riches.'

that with a good conscience when he laid up treasures on earth. He condemned hazardous and unhealthy employments, and was specially severe against the drink traffic. We may not sell anything which tends to impair health. Such is, eminently, all that liquid fire commonly called drams or spirituous liquors. . . . All who sell them in the common way are poisoners general. They murder his Majesty's subjects by wholesale.'

Nor should one make money at the expense of one's neighbours. In Wesley's pungent language, 'None can gain by swallowing up his neighbour's substance without gaining the damnation of hell.' This is high doctrine. The religious view of life as a great stewardship can go no further. Little wonder that the Evangelical Revival was the parent of unnumbered philanthropic agencies. Nor can it be fairly said that the Evangelicals feared social legislation. Wesley was full of social suggestions for Parliament. The pioneer of much humanitarian legislation in modern England was that typical Evangelical peer, the seventh Earl of Shaftesbury. It is the older tradition of eighteenth-century religious life which is represented by his wife's uncle, Lord Melbourne, who exclaimed after a rousing sermon with a direct 'application': 'Things have come to a pretty pass when religion is allowed to invade the sphere of private life.'

The strength of the Evangelical Movement was in its appeal to the individual. It set him at the bar of God and pleaded with him to choose life, while the opportunity remained. It made him feel that everything in time and in eternity depended upon that fateful choice. It set him alone in a universe with 'the thought of two, and two only, absolute and luminously self-evident beings, himself and his Creator.' The words are the words of Newman, it is true; but a modern Catholic tells us that Newman was 'a hyper-Protestant and a

Methodist in Catholic guise.' When such a man finds peace and receives the assurance of forgiveness, he stands upon his feet as an individual to be reckoned with. Success is likely to come to him, and if he keeps on the high levels of Wesley's blend of religious passion and strict morality, he will be a Christian indeed in the acquisition and the use of wealth, as in other things. He believes that God has given him prosperity, and a full right to use his wealth, if he use it in accordance with the dictates of the Divine Spirit. The very objects of his charity have no natural claim upon him; their claim is based upon his religious duty.

But the position has its perils. If he cultivates the emotional at the expense of the ethical in his religious life, he may make the exercises of religion take the place of the service of his fellows. Indeed, we may have the strange phenomenon of a sincere lover of the prayer-meeting, who is mercilessly severe in his relations with his employees, and pitilessly opposed to Old Age Pensions because they undermine the spirit of independence. The third possibility is that his first religious fervour will decline, and he will cling to Wesley's 'gain all you can' and 'save all you can,' while he forgets the third division of that familiar sermon.

This vigorous individualism, which was so well adapted to the needs of the early industrial age, found its expression also in the works of the philosophers. Adam Smith, in his *Wealth of Nations* (1776), advocated the doctrine of Free Trade. He regarded every attempt to force industry along artificial channels as pernicious. It is wise policy to allow individuals to pursue their own interests in their own way. In that case they will discover what is most advantageous to themselves, and that will necessarily prove to be most advantageous to the community. This book was certainly epoch-marking, if not epoch-making. It was one of these

timely books which express ideas towards which the community is moving, ideas which will hold the field for fifty years. The assertion of personal freedom and 'natural rights' was the tonic needed to give England its wonderful lead in the world of modern industry. The same is true in the ethical sphere, though in a less degree, in the works of the late Samuel Smiles. It is the custom for the moment to ridicule the writings of Dr. Smiles as being worldly-wise, glorifying visible success as the only standard of worth, and based on a morality which is certainly not Christian. Much of this criticism takes its cue from R. L. Stevenson's clever banter over *The Successful Merchant,* the work of a famous Methodist preacher. Dr. Smiles' book *Self-Help,* which was published in 1859, had a circulation of 150,000. It is a manly appeal to young men to develop the qualities of industry, integrity, thrift, patience, and self-discipline in the endeavour to do some useful work in life. In his preface, the author denies that it is a eulogy of selfishness, and argues that helping one's self in the highest sense involves helping one's neighbours. His avowed attitude is that of 'Poor Richard' or the author of the Book of Proverbs, and not that of the Sermon on the Mount. He constantly holds the reward of prosperity before the eyes. Yet he is not blind to the dangers of the commercial view of life. 'If the business man lives for himself only he becomes apt to regard other human beings only in so far as they minister to his ends. Take a leaf from such men's ledger, and you have their life.'

We can understand why the latter half of the nineteenth century should revolt from the somewhat complacent view of success which Dr. Smiles gives. It was too facile an attempt at solving the darker problems of failure and poverty, which run parallel with the problem of prosperity. The sons of successful merchants of the mid-century entered into

a heritage for which they had neither toiled nor spun. Wealth came not only to the industrious and thrifty who toiled painfully up the social ladder; it floated down upon the common-place and the self-indulgent by the operation of mysterious laws that seemed to give less and less opportunities of progress to the steady and laborious craftsman. Some of the old formulae seemed to lack significance, and the vague surmise began to take shape that it might possibly be easier to find Christ on His Calvary in the slums, than in the comfortable homes of an eminently successful middle class.

VI

THE CASE FOR OWNERSHIP

I need not stop to acknowledge, what is too plain for any one to doubt, that the sanctity of property from invasion is, to any society, the very cement of its civilization. Yet there is an unquestionable danger of giving this notion of irresponsible possession an application beyond its proper range. . . . Men are exceedingly apt to imagine that nothing can be seriously *wrong* which they have a *right* to do.—MARTINEAU.

IN the modern social order, the private possession of money is, of course, universal. Whatever are the benefits or the evils it produces, it is difficult to think that communism could provide a serious alternative.[1] It is true that communism of money has been practised; but only amongst small and simply constituted groups, closely united for some definite purpose in which all were engaged. A family; a small clan, living by hunting and primitive agriculture; a band of freelances or freebooters; a brotherhood of the monastic type, might find a common purse a practicable proposition. The financial communism of the Early Church in Jerusalem is recorded in the book of Acts, but the extent of its application and duration is not known. Such indications as are subsequently given suggest that it was not more than a passing wave of enthusiasm, encouraged by the expectation of a speedy return of the Lord.[2]

In all these instances, however, a small and well-restricted section of society is concerned. Historically, it has never been found that communism could exist amongst larger and more heterogeneous groups. Neither does communism appear more practicable, when approached from the theoretical side. The reason for this becomes manifest when the basis upon which the right of private ownership ultimately rests is examined. To state that basis is, therefore, to state 'The case for ownership,' and also to recognize why that case must be regarded as valid.

[1] For the purpose of the present essay 'communism' is restricted to the narrower significance of common as against private ownership of money.

[2] See p. 41.

It is obvious that the progress of the race has been made possible by the development of communal life in which each individual member fulfils his own particular task. In a primitive state of society each man represented his own butcher, tailor, and hut-builder; an arrangement manifestly wasteful of time and energy. When society attains to an order in which one man is butcher, another tailor, another hut-builder, it implies a recognition of the economic value of the time and work of each of its members. So it comes to pass that, as society develops and becomes more organized, the individual becomes less self-sufficient. He serves the common needs, not simply his personal needs, and looks to the community to supply him, in return, with those necessaries which he does not produce for himself. This naturally involves some scale of exchange, to enable the values of that which each member produces and requires, to be assessed. It can hardly be effected by simple exchange of labour; that is, for example, if A were to hunt for B and C, on condition that B built the huts, and C provided the clothes. Such a primitive barter would be unworkable except under the simplest and most elementary conditions of life; and, one is tempted to add, under the most ideal condition of character in the partners!

It is clear, therefore, that some other scale of values must be found, by which the relative worth of A's hunting, B's building, and C's tailoring may be estimated and exchanged. Money provides a satisfactory solution of the question, and by its use has been established the vast network of the world's system of production and exchange.

In its primary aspect, therefore, money may be said to be a convenient representation of the relative worth of the work of A and B and C. Despite the much greater complexity of society to-day, it still is generally true that the sources of wealth are four—natural resources of the earth, labour, brains, and capital. The last-named, however, is evidently the product of the first three. The first, moreover, represents the common *datum* belonging to the whole race. The land and much of the earth's natural resources are privately owned, because they were acquired by force, or by gift, or by sheer undisputed claim. In this respect the case for private ownership is much more disputable. This is a reaping from that which no man sowed, a gathering from which no man strawed. It is the possession of wealth as the result of labour and brain, work of hand and mind, that represents the true rationale of the case for private ownership. This is a representation of the contribution of the individual to the community, for the basis of society is found in the individuals who are its units, and in their individual work.

To an analysis which bases society on its individuals, communism retorts by basing individuals on society. To the claim that private ownership is just and justifiable in so far as it is a representation of the work of the individual for the commonwealth, communism replies by asserting that, since separate work is valueless until joined with the common work of all, separate possession of the monetary equivalent of that work is without justification. The money as well as the work belongs to the whole. That is the

case for communism. It cannot be reconciled with the case for private ownership, because it represents the diametrically opposite standpoint. Choice must therefore be made between the two, since compromise is impossible. The decision will necessarily be influenced by the acknowledged limits and failures of communism in practice. Such failures suggest a defect at the root of communism, and cast suspicion upon the soundness of its standpoint of viewing individuals only as parts of the whole. What, then, may be said to be the defect in the principle and reasoning of communism?

The answer can be put bluntly. Complete communism is contrary to nature. Though the instincts of our making lead us to combine, the elemental fact is individuality. The bird fights for its own nest, the tiger guards its prey, the baby screams when his rattle is removed. The elementary instincts can be pressed into different form, but never suppressed altogether. The fatal defect of a radical communism is that it tries to eliminate a fundamental instinct. One may grant that modern society allows private ownership of many things which should belong to the community as a whole. It also allows the individual to live upon the fruit of others' work without contributing his own share. It is one thing to argue that these abuses should be removed, and another to contend that there should be no private ownership of that which is actually representative of a man's value to the community. Whilst there is no case for the selfish and unsocial issues of private ownership, there is the strongest possible case, based upon elementary instincts, and the sheer justice of the thing, that the individual should possess that which is truly his own, and represents the worth of his contribution to the whole.

The case for ownership may be concluded by a brief reference to the attitude of Scripture and Christian ethics towards it. The Bible recognizes

and assumes private ownership, but that does not necessarily imply approval of it, any more than its recognition of the existence of slavery implies Biblical warrant for that condition. The question is rather whether the principles of Christianity contain anything opposed to private ownership, as is the case with regard to slavery. It will not be necessary to overlap other essays in this volume by examining the Scriptural teaching on the subject. It will be sufficient to remember that neither the teaching nor the actions of Jesus condemn private ownership. Christianity is not, and never has been, attached to any social theory. It is the judge of all social theories and all social conditions. As there is no moral issue directly involved in private ownership, Christianity is silent. It is not concerned with questions of advisability. Christianity is sharply concerned with the misuse of private ownership, but equally would it be opposed to an unjust communism. As far, then, as the rights of individual possession are concerned, we must admit them as unchallenged by the laws of God, as they are by the laws of man. We accept the fact, not merely as the result of age-long custom, but as the expression of a greater fact —that of essential individuality. That being so, the next task will be to examine the use and abuse of these rights.

1. *Individual.*—Foremost amongst the benefits of private ownership must be placed its action in developing the individuality of which we have seen it to be the consequence. One of the surest signs of the future character of a child is revealed when he is allowed to spend as he will his weekly pocket-money. In a social order like our own, money means independence. The institution-reared child is notoriously an incomplete personality when he is thrust out upon the world, because he has known over-much discipline and over-little initiative.

The power to initiate action is of enormous importance in the development of character, and the possession of money is one of the essential requisites for independent action.

The individual possession of money, or, indeed, of any commodity others lack, can also beget a sense of responsibility, and the impulses of charity. It is not necessary to be rich in order to exhibit these qualities. Charity exists between the poorest classes. The millionaire's endowment of a hospital, and the sweated workgirl's sharing of her meal with an unemployed sister, are, it need not be said, ethically equal acts. Wealth is not justifiable on account of the amount of the charity it can exercise, when the charity of poverty is even more blessed. But it must be remembered that, apart from private ownership, even the charity of poverty cannot be fulfilled; so that the argument, whilst it does not justify the possession of wealth, does imply that personal ownership of some kind of property is needful for the exercise of many of the finest impulses of human nature. To eradicate private ownership would be greatly to restrict responsibility and charity and the power to express sympathy in concrete terms. Our human nature is not so rich in virtues that we can afford lightly to regard the diminution of such qualities as these.

It must also be borne in mind that private ownership forms a very tangible incentive to progress. Even in the pitiful communism of prison life, it has been found necessary to add to the power of compulsion the stimulus of money paid at the termination of the period of imprisonment. Amongst free men, it must naturally be even more necessary to encourage enterprise by personal gain, without which there will be an inevitable slackening of interest. Had our instincts been those of the bees, we might have found it possible to work for the community alone. But our Creator chose to

make us otherwise, and hence our character, many of our best ethical qualities, and our incentive to progress, require the private possession of that we can call our own. So strong is this necessity, that it is noticeable that the most disinterested lives witness to it in the tendency to identify themselves with the community. They adopt the race as their child, working for it as the father works for his son. To say this is not to belittle their work, but merely to note the curious fact that the most devoted altruism exhibits itself as a pure and consecrated egoism.

2. *Social.*—At first glance it may seem that the benefits of private ownership are all individual, and that the community might be expected to thrive more upon the opposite system. But one cannot contrast the interests of the individual and the community in any sharply separate manner, since the community is the aggregate of individuals. It will not be necessary to repeat what has been said. The individual benefits of private ownership can be transferred entire as assets of the community. The development of individuality, of the sense of responsibility and charity, the existence of incentives to progress are all wholly to the good of the community. What is necessary, and, it must be admitted, difficult, is for the community to safeguard itself against the abuses of individualism. In so far as that can be effected, a corporate individualism yields a better basis of society than collectivism or communism. If the British Empire teach history no other lesson, it will surely teach this, that a community of independent units has a force and permanence that no centrally-controlled and dependent community can ever attain.

We must now consider the defects of private ownership.

1. *Individual.* — It does not need the use of many words to point out the obvious defects of

selfishness, strife, unbrotherliness, and other malignant growths upon character which private ownership can foster. The competitive spirit, with its frequent accompanying unscrupulousness, may also be charged to the adverse account of individual possession. Yet it is only right to remember that a change of system does not create a change of nature. In the compulsory communism of the workhouse, many an aged inmate will complain pitifully of the petty tyranny of stronger and more masterful companions, who snatch every little luxury and privilege, monopolizing the window seat, the sheltered corner, and the armchair by the fire. Money is not needful to bring out the worst in human nature. Whatever may be pointed out as the defects of private ownership of money, may often, with equal justice, be called the defects of human character. The most that can be urged, therefore, is that private ownership allows more scope than the rival system for the manifestation of such defects, and even that may be a disputed proposition.

2. *Social.*—It is upon the social, rather than the individual, side that the defects of private ownership are most manifest. In justifying the right of private ownership we selected the primary and simplest form, in which private ownership is based upon individual worth, and represents the possession in money of its equivalent in work. Were that always the case, there would be few problems to solve. Unhappily, however, private ownership need not indicate in the least the possession of the equivalent of the individual's services to the community. Sometimes by inheritance, and sometimes by speculation, the individual gains without getting and thrives without thrift. At other times, circumstances combine to give to him very much more than the utmost worth of his services, conceived even on the most liberal scale. Nothing need be said of the accumulation of wealth

by illegitimate means, as that is avowedly anti-social, and dealt with more or less effectively by the community. The question concerns rather such methods as those named above, which, though wholly legal, cannot be said to be in the best interests either of the individual or of the community.

If, in the future social order, any steps be taken to limit the rights of private ownership, the first movement will almost certainly be directed against these aspects of it. That a man should possess the equivalent of his personal labour is just, but no laws of justice give sacred rights to inheritance. Strictly interpreted, when a man dies his rights die with him. Actually, of course, his heirs receive his money. Yet the community owes them nothing. They have done nothing for the community that merits this reward. As a matter of fact, the community is allowing them the posthumous salary of the testator. The tendency to increase the death duties, which has been displayed by several of our recent Chancellors of the Exchequer, is more than a convenient means of raising revenue: it is a tacit recognition of the validity of the sentiments just expressed. It is by no means unlikely that, in the near future, the development of this engine of taxation will be such that the original inheritance will dwindle to nothingness, by the time it has passed through two or three hands.

There is no moral right of inheritance. The community is bound to recognize the worth of individual work, but when the individual has ceased to work, there is no moral reason why, after his own lifetime, and that of his actual dependents, the community should recognize any rights that belong to a dead hand.

There may, however, be prudential reasons. Few would grudge a man permission to provide adequately, if modestly, for contingencies in his own family circle, even though the community has the

right to expect from them their own personal quota of service. It would be imprudent to disallow such a right; for, in that case, most individuals would spend extravagantly during their lifetime in order to leave as little as possible after it; and no system of economics praises extravagance. It would seem, therefore, that whilst our theory does not admit inheritance as a right, our practice may allow it as expedient, up to a certain point. The bounds are not at present sufficiently restricted, and further restriction will serve the interests of the commonwealth by limiting, amongst other things, the abuse of private ownership by those who are heirs rather than earners of money.

The restriction of the right of inheritance would have to apply to land as well as to other property, and might be utilized to help towards solving this root question of social reform. If private ownership of land is to be retained, it is least open to objection when the land is divided most widely amongst those who till it and dwell upon it. The limitation of inheritance would tend automatically in this direction, and if land, passing from owner to heir, had to be ' redeemed ' in some part by the heir, it would also tend to stimulate the getting of the utmost use from it.

The patent laws of the country may be quoted as affording an example of what is recommended here. They are intended to encourage and protect a man's enterprise by allowing him to enjoy for a definite period the monopoly of his invention, or the copyright of his works. After that time what was his becomes the property of all. It cannot be unjust to apply the same principle to the money a man has made, either by his patent or anything else of which he has had exclusive possession, at least after the death of himself and his dependents.

The argument of the present essay can scarcely be accused of failing to realize the essential fact and

rights of individualism. Against communism it has asserted their validity. But the strongest individualism cannot fail to recognize that the community has a very real right over the individual. It bore him, brought him up, and taught him. It provided his materials, gave him his opportunities of trade, protected him from his enemies and rivals, and gave him the rights and freedom that he cherishes. No man can claim to use the rights the community has given him against the interests of the community. No man, recollecting his unpayable debt to society, can rightfully resent society's claim upon what he has received through it. In face of this, to talk of the covetousness of the 'have nots' against the 'haves' is scanty sense. The restriction of the uncurbed power of possession is but the one partner, the community, claiming from the other partner, the individual, its due share of what they have realized by their partnership.

Both moral and prudential reasons unite in regarding private ownership unjustifiable when speculation enriches a man by providing money that represents no labour. The obvious remedy is to prevent speculation. The obvious difficulty is to draw the line between legitimate business, which always involves hazards, and illegitimate speculation. The grosser forms may be singled out, and our legislature makes periodical attempts to suppress them, tempering a weakness for the betting-ring of a racecourse by severity against penny automatic 'prize' machines! The question becomes much more complex when a speculative element enters into business which also provides for a necessary want. If it is not practicable wholly to prevent speculation, the other expedient, of checking speculative gain, must be attempted. Ethically, it would be a sound principle to graduate taxation not merely according to the amount received, but also according to the manner in which it is acquired. Speculative profits

might form a good opportunity for super-taxes. The nature of the practical difficulties, and the character of the opposition to such a scheme, can be readily imagined. Social reformers who are working for the future, however, will not lose sight of the inherent justice of the proposition, because of the present difficulties of its application; and it may be possible to work towards that end from small beginnings.

The same principles apply to those cases where men are able to reap rewards disproportionate to the value of their services to the community. There is not the same moral stigma attached to such increment as is attached to that which comes from speculation; but if God sells all things at the price of labour, the community can adopt the same scale, and allow to every man, as far as possible, the proper value of his services and no more.

To take a concrete case, reference may be made again to the patent laws. We have already acknowledged their justice. But sometimes, by a happy idea embodied in a patent, a man is enabled to amass a huge fortune, not because of the intrinsic value of his idea, or of his labour in realizing it, but because he holds a monopoly in a thing that rapidly becomes a necessity and uses the monopoly to obtain a hugely inflated price. A patented article recently sold at a guinea cost the manufacturer exactly three shillings and threepence to place on the market. If it is not practicable to alter the patent laws in such cases, there is nothing to prevent super-taxation to retrieve for the benefit of the community some part at least of what the community is paying to the patentee, over and above the most generous estimate of the value of his services to it.

On some such lines as these it should be possible to ameliorate some of the most apparent defects arising from the system of private ownership. It is not the system itself that is wrong. Its abuses can

very largely be detached from it. God made the earth rich enough in natural resources to pay every man in full for his labour. Wealth is unequally distributed: some have superfluity, others penury, but the original bestowal by Providence of the means of wealth is not unequal. It is the defects of our social system that allow some individuals to acquire more than their share.

Conclusion.—We are led by our argument to recognize the private ownership of money, not merely because of the practical difficulties in the way of abolishing a system so deeply embedded, but as necessary in that it provides an expression for an elementary instinct, and just in so far as it represents the worth of the individual to the whole. The task of the social reformer is to cure its abuses rather than to imagine alternatives to it. Its defects, so far as they concern the individual, can hardly be ameliorated by legislation. Change of character alone can exorcize the spirit of selfishness. But the social aspect of its abuses can at least be mitigated by restricting the rights of inheritance, discouraging speculation and excessive gain, and demanding some useful service from each for all. Those who prefer to follow rather than to make precedents, will at least be impressed by the powers the State assumed over the individual during the war. Unequal and arbitrary though they often were in application, they were the enforced recognition of a principle which will be needed not only in war, but in peace. We cannot go back to unbridled individualism. If every man has the undisputed right of receiving from the community the value of his work, the only possible judge of that value is the community, which has the right to insist that the individual must accept, and not be allowed to exceed, its estimate.

In a famous passage Paul enjoins the precept, 'Bear ye one another's burdens' as the law of Christ, and adds, 'for every man shall bear his own burden.' The translation fails to show the difference in the words used in the original. The first word denotes burden in a general, the second, burden in a particular sense, the term employed for a soldier's kit, which he himself must carry as he marches. That suggests very effectively the relations of the individual and the community. Every one carries his own burden, and has his own rights. But that exempts no man from his due share of another's burden, of the common load laid upon all. Individuals living in a community have the rights of individualism and the benefits of communism; and therefore they must carry the twofold weight of responsibility. The individual burden cannot be escaped. It is the other which is shirked. That is why the call to-day is to educate a people who have received a large measure of their rights to a larger sense of their responsibilities.

Legislation will doubtless be necessary to achieve a better adjustment between the rights of the individual and the claims of the community. But the growth of the social conscience is preparing the way for the acceptance of such legislation as an act, not of spoliation, but of simple justice. That which is just will in the long run enforce itself, when once mankind realizes that it is just. Education of mind and heart will prepare for legislation, and the social reformer of to-day must recognize that as far as the question of private ownership is concerned, the creation of a social conscience will do more than legislation to make possible a time of which the words are once more true:

> Then none was for a party;
> Then all were for the State;
> Then the great man helped the poor,
> And the poor man loved the great.
> Then lands were fairly portioned;
> Then spoils were fairly sold:
> The Romans were like brothers
> In the brave days of old.

VII

STEWARDSHIP

There is probably no more powerful cause of the comparative feebleness of average English Christianity than the selfish use of money, and no surer means of securing a great increase in the depth and richness of the individual Christian life than the fuller application of Christian principle . . . to the administration of property. —ALEXANDER MACLAREN.

WE all have 'possessions.' Of those possessions money is the generally acknowledged symbol and means of exchange. To obtain a clear understanding of our problem, it is necessary to go behind the symbol and deal with the possessions as they are. When we have at any time to use or change the use of our possessions, money frequently becomes our simplest instrument of action.

Yet we have also to remember that there are possessions that cannot be related to money; for them there is no price and no market value. And stewardship comprehends all that is 'ours,'

In what sense is it 'ours'? For an Englishman it is an axiom of life that 'what's mine is mine.' It is this axiom which we have to challenge, deny, and supersede by the true Christian doctrine of stewardship. This is no mere economic doctrine, but a fundamental law of true life according to the mind of God. Nor is it esoteric, for it lies, pregnant with unmeasured potencies, in the word 'steward.' *Sub specie aeternitatis,* in the eyes of God, in the light of the mind of Christ, who incarnated the thought of God in an earthly career, we

are not, ultimately, 'owners' of the things that are credited to us as possessions, but we are stewards of an estate which is another's. Behind all legal and customary forms of 'ownership' stands God; our 'possession' is but transitory, and in no way real; His is absolute. 'The earth is the Lord's, and the fullness thereof.' There is for us a true and indefeasible ownership, as we shall see, but it does not appertain to the realm of 'money.'

I have called this stewardship a fundamental law of true life, and it is necessary, therefore, for us to see that the thesis is founded, not upon economic speculation or theory, but upon the word of Christ, who alone, here as everywhere, has the words of eternal, i.e. true and enduring, life. For our purpose, then, it is necessary to study the Parable of the Unrighteous Steward (Luke xvi. 1-13 R.V.) with minute care.

In the interpretation of this parable, as of others, it is requisite to remember that the parable is first of all a story, and that the steward, his lord, and the farmers are only characters in the story. The lord does not reveal the character of God, nor is it inevitable that we should play the rôle of unrighteous stewards. The one point in the process of the story that corresponds to a point in our life is the dismissal of the steward, and that is why Jesus tells the story of an unrighteous steward, not that we must needs be unrighteous, but that a day comes in our story when we are dismissed. We are stewards of an estate, and our dismissal comes at death. Our estate consists of all over which we have control—money, property, time, influence, home. These things are not ours, they are committed to our trust. Even my body is not mine; it is but so much of earth and air placed at my disposal for a season; the day will come when of it I shall be no longer steward. Shall I have been righteous or unrighteous in my use of it?

The way of stewardship is made clear by Jesus in this the most difficult but almost the most precious of His parables, and our next task in the study of it is to understand the story simply as a story; after that, to win the truth it enshrines. A translation into modern terms of the details of the story will do no injustice to the meaning. It is important to note at the outset that, in accordance with the arrangements prevalent in the Roman Empire, the steward is in all but absolute control of the estate. So long as he produces each year such proceeds as the owner expects, he has a free hand in its administration. It is understood that his own remuneration is generous, but this contents him not. He makes haste to be rich, adding to his own balances all that he can extract from the farms. Severe pressure on the tenants, the rack-renting of the farms, produces speedy profits, but issues in overstrain and impoverishment of tenants and land. It is reported to the owner that the estate is being ruined. He summons the steward, tells him that his villainy is known, gives him (say) three months needed for putting things in order and for the production of a statement of accounts, and at the end of that time—dismissal.

It is here vital to note the prospect before the steward: he has had practically absolute control of great resources, and what has he made of it? His defalcations will eat up all his purloinings, and he will go out into a friendless world, where he will realize the meaning of hell — an arctic region of friendless and remorseful solitude. This man has been a fool, Jesus bids us note. The prodigal, in the immediately preceding parable, was a young fool —he had great resources, and made nothing of them. Then said Jesus '*also* unto the disciples'—'it is not necessary for all of you to be fools.' A wise stewardship is possible; and so fundamental is this for life in the eyes of the Master that He proceeds to impress

the fact upon us in a most amazing way, embodying His thought in a story of clever and consummate selfishness.

The steward still has control for the months needed to put things into order. He summons the tenants to the rent-day dinner, and astounds them by a change of policy; carefully going into each man's case, he readjusts the rent and the arrears in accordance with the capacity of each farm. Here there is a 50 per cent, there a 20 per cent reduction. There are two results: the estate is put on to a better working basis, and the owner recognizes the wisdom of the steward; and for the steward himself the result is that he has led the tenants to alter their opinion of him—he has won friends for himself by his new and wise administration of his resources.

'And I say unto you, Make to yourselves friends by means of the mammon of unrighteousness; that when it shall fail, they may receive you into the eternal tabernacles.'[1]

Nothing less than this, which it is now possible to understand and apply, will serve as a statement of the true doctrine of Christian stewardship. It is only when we see the eternal results of stewardship that the doctrine is clearly before us. Yet in outward form it seems to be a grossly selfish injunction to use this world for the sake of making ourselves comfortable in heaven. So intent is Jesus on arresting our attention that He ventures to present His thought thus, spurring us to like intentness of application to this problem of life.

Life's wisdom, then, according to the Master, is so to use our resources (called the mammon of unrighteousness because so generally used for unrighteous and unconsecrated ends) as *to make*

[1] Weymouth's translation is worth noting: 'But I charge you so to use the wealth which is ever tempting to dishonesty as to win friends who, when it fails, shall welcome you to the tents that never perish.'

friends. It is the word 'friend' that volatilizes the selfishness lying in the form of the injunction. To spend our resources on a hospital in order to gain a peerage is vile selfishness; to spend our resources on others in such a way as to make them ours is to live the utterly unselfish life. To invest our 'estate,' our time, brains, blood, in other lives, is Heaven's true way of merchandise.

So manifold is this thought of His that it comprehends the whole of life, and we must bring all our life to the touchstone of this regnant truth.

Our possessions are an estate committed to our charge. We may use them for our own lust and pleasure; the end will be what we create. We may even use other people (e.g. employees) for our own aggrandisement, using them up, and the end will be according to the ordinances of a righteous God. But, turning to the glad Gospel of Life, we may live in wisdom and die in blessedness. It is seen that the Jewish idea of giving a tenth of one's income, and doing as we list with the remainder, belongs to a lower realm of existence; we are called to be citizens of the City of Christ, where all live wholly for others and for Him.

It will take both hands to grasp this. Christ calls me to look upon all I have as held in trust for His ends, which are summed up in the common weal. I am called by Him to invest my possessions *in other lives*. I am bidden to *make* friends—so to spend myself upon others that they come to belong to me.

Again, this will need thinking out and working out. Life is no longer a private relationship between God and my soul; my relationship with God is worked out in social relationships—'inasmuch as ye did it (did it not) unto them, ye did it (did it not) unto Me.' My estate is part of the world of God, and must be administered under that high sanction, and for ends that are eternal. For upon these two

truths Jesus lays the utmost stress, teaching us, without qualification, that the results of our stewardship are to be looked for in other lives made richer by our sacrifice, and in the eternal tabernacles which are to be our final home.

Just as the unwise, and therefore false, stewardship of the Roman freedman issued in an untenanted solitude of desolation, so the true, and therefore wise, stewardship of a disciple of Christ results in the building up of the eternal city of the future. We spend our resources on our loved ones, on our fellow-pilgrims, on the downtrodden, on our city or village, on our church, and the harvest is found, beyond our ken, in lives added to the City of God. 'God is not mocked'—harvests are sure—'whatsoever a man soweth' in the seen shall be reaped in the unseen world. To picture hell, you need to limn a scene of arctic cold and silence, and across the trackless wastes a soul wandering alone for evermore. Heaven on earth, and Heaven above, is society, and *my* heaven will be the fellowship which I may, by the prevailing grace of God, build up of lives made better by my toil. It is they who will receive me from the shifting tents of earth's travel into 'eternal tents' (blessed contradiction in words!)—homes of love and peace from which I shall go out no more.

No impatience to get to 'practical details' must prevent us from grasping this prize of the thought of Christ. The spending of a year's income may not seem to need so high a strain, but 'little thoughts do not suit little duties,' and Christianity is the transfiguration of common life, its transfiguration by light from above. Nor does Jesus allow us to escape without calling us to severest thought, for nothing more paradoxical ever fell even from His lips than this:—

'If ye have not been faithful in that which is another's, who will give you that which is your own?'

But surely the way of life is that we are not entrusted with the care of others' property until we have proved our capacity in managing our own?

That is not really the way of things, Jesus bids us know. All our earthly possessions are the property of Another, placed in our trust. Use we them wrongly, and bankruptcy ensues. But if we use them rightly, spending our resources on others, then we gain 'the true riches,' 'our very own,' those hearts and lives 'made' by us, and so made 'ours' as nothing else can be. It is only 'persons' who can belong to us. Life is verily just this chance of gaining the prize of love; just this chance of enriching the City of God by our patriotism. Strange seems it, but eternally and everywhere true is it, that while my money, my 'property,' my clothes, my very body, are in no real sense mine, they whom I have made 'mine' *are* mine before the very throne of God. And they can only become mine through my being faithful in consecrating to the true use of man and God that mammon which tempts to selfishness, but may be redeemed unto divine and eternal issues.

> All you can hold in your cold dead hand
> Is what you have given away.

'We brought nothing into the world, neither can we carry anything out,' is only true in its context of merely mundane considerations. The true steward can invest everything in the Unseen, transmuting by the fires of constant loving service even the mammon of unrighteousness into heavenly wealth of redeemed and garnered life.

Thus the service of mammon ceases, and life is unified when all is brought under the sceptre of one Master, even God.

It remains for us to break up into its component colours the white light of Christ's command to spend

ourselves on others. For it is ourselves, and not merely our goods, that we are to spend:

> The Holy Supper is kept indeed
> In whatso we share with another's need;
> Not what we give, but what we share—
> For the gift without the giver is bare.[1]

'Charity' may make paupers, for it may be giving without love, and it is 'nothing.' Love makes friends; it is creative of Heaven. God has given us the keys, and we may enrich or impoverish the City of God. So great is Christian stewardship.

So our first definite task of stewardship is the perfecting of our own functions of life. We can only do what we are, and a pauper in mind cannot guide, nor can an empty heart enrich the commonwealth. Here the management of money becomes at once consecrated; not on self-aggrandisement or self-pleasing may it be squandered, but on self-preparation for service and helpfulness must it be spent, that we may prove to be workmen needing not to be ashamed. To fit ourselves for the relationships of life is the first call upon us as the stewards of God on earth. What He spends upon us of sunshine, rain, bread, grace, and truth must be husbanded unto strength of hand, brain, and heart; and the 'wealth' He places at our disposal must in part be devoted to the same purpose. The part retained for our own use must be measured by its conduciveness to making us efficient in the service of the Kingdom of God. We are called to give our best, and 'it is a doubtful service to give the tired fag-end of one's self to people.'[2] Though 'poor' we be, we may make many rich.

This task is duplicated for us in our children. Initially, they are not ours, being, in the first place, but a part of our trust. We may yet win them for our very own if we are faithful, but, first of all, they are committed to our charge. Here the expenditure

[1] J. R. Lowell, *The Vision of Sir Launfal.*
[2] H. G. Wood, *Personal Economy and Social Reform.*

of care and of money obviously assumes the utmost importance. We misuse our money, and our children too, if we educate them for pride's sake or unto self-seeking. They are here for other ends than their own. From the religious point of view, they are Christ's future 'soldiers and servants'; from the civic point of view, they belong to the commonwealth. They are not to enter life thinking that they are free to exploit the country for all they can get out of it, but with the thought that it is granted to them to lay down their lives in life-long service of that country. And it is therefore our task to fit them, as we have fitted ourselves, for the service of their fellows, and it should be our pride here to 'render to Caesar the things that are Caesar's, and (so) to God the things that are God's,' so that our children, dedicated to high and noble citizenship, equipped for true helpfulness, may be consecrated through the pure use of all our resources to the absolute service of the Holy Christ.

Then we necessarily spend money on our homes, and we have here the same guiding light. Not only are our homes to be the nurseries of England's men and women, as we have just seen, but in themselves they are to be administered as part of the estate committed to us by our Lord. 'An Englishman's home is his castle' becomes a word of misleading if it is allowed to become regnant. It is allowable in so far as I need a citadel where I may fit myself for the service of the field, but, apart from that, my home is to be an asset of the city in which I dwell. It is to be consecrated on the unselfish altar of the need of Society, and I may spend upon it enough to make it a real and ennobling influence, a refuge or an oasis, amid the streets of men. Art and literature, music and hospitality, all here have place, and we have to remember that we are the stewards of God, and must not make Him ashamed by our representation.

It may be helpful to tarry for a moment over one concrete instance among the many problems of expenditure in home life: is it right for me to keep a domestic servant, or, it may be, more than one? Is this needless luxury, or true stewardship? To such 'practical' questions do we come when trying to face the will of Christ in the spending of money. The answer, in the present circumstances of society, when it is impossible by some magic wand to restore equal opportunities of life to all, is in the affirmative. In the first place, if I do not spend money on this, I shall have to spend time in blacking boots and in many other tasks, and this may be quite a wrong way of spending my time,[1] a flaw in my stewardship. And in the second place, if I have the money at my disposal, the providing of a good home, good sustenance, and honourable work for a girl is a true use of that money in the eyes of Caesar and of God. It becomes wrong when, as in the case of large staffs of servants, it ministers to waste of labour and the wantonness of pride, thus prostituting human life and work to vile uses, a survival from the days of barbarism.

The stewardship involved in these considerations of our family administrations, education, and expenditure cannot be clearly comprehended in its final issues until we apprehend that great word of the Master: 'Render unto Caesar the things that are Caesar's, and unto God the things that are God's.' This 'and' is not divisive, making a dualism in life. It is the 'and' of Hebrew thought and expression, and it means that we are to render unto the State the things that the State needs, and *thereby* render unto God the things He looks for from us. There is no ultimate owner but God, and there is no divided sovereignty of right in our

[1] 'The only sufficient reason for classes is the efficient discharge of social functions.'—LESLIE STEPHEN.

universe. Not only, then, are we to bring our offerings of devotion on Sundays, but the six days are to be offered to Him in the service of man. To train our children so that they shall be efficient and honourable citizens, furnished at our expense unto all good works, so far as we can compass it, is not only to pay our dues to the State wherein we live, but to give to God that which He desires to receive from the stewards to whom He has committed the charge of these things. Once again we are reminded that our relation to God is not *in vacuo*, but is worked out in a corporate life among men. We do not live, we do not die, we do not spend, unto ourselves, but unto God.

And the relevance of this principle is wider than the realm of our spending: it bears on a man's business as such, and sets it in a new relation. A man's business is part of his stewardship, and it is to be directed with the utmost wisdom and assiduity, not for the sake of dividends, but for the purpose of supplying to the State such goods or such service as may be required for the highest efficiency and standard of life among her citizens. Here faithfulness is required, as ever in stewards. My business is not mine; it is, now even obviously, part of the national life entrusted to my honour and fidelity. It scarcely needs to be said that, as with a business, so is it also with power or skill of hand in a workingman or woman, with power or skill of brain in thinker, scientist, poet, preacher. The shop, the mart, the student's room, the desk become places of prayer, where even the exchangers of money do their 'bit' as unto a Lord, and for the sake of His people.

It is only after we have thus brought our life in its component parts within the transfiguring light of the mind of Christ that we come to the more obvious problem of giving. We have already abandoned the once prevalent notion that the giving

of a certain amount or proportion of our income is as a purchase money buying off for our own unfettered use the rest of our 'estate.' The very converse is now our procedure. We have first brought the bulk of our possessions and of our labour into the circle of His consecrating claim. For most of us, a large part of our income is already claimed by the normal life of our home and work. We have accomplished the chief part of the task of solving our problem of thought, now that we have written 'Holiness'—that is, Belonging—'unto the Lord' upon the whole bulk of our 'wealth.' But this also makes clear the fact that the question of 'giving,' important though it be, is subsidiary, and is a question of 'margin.'

'How much ought a man to set aside for gifts of philanthropy?' may be a misleading question. The primary question is: 'How much' (i.e. how little) 'is needed for the efficient discharge of all the ordinary and regular claims of life and work?' The rest is 'margin.' In one case the margin may be ten per cent; in another one; in another ninety. This last case, the case of a man whose income is so vast that ten per cent of it is all he ought to spend on home and circle, is a great evil. Mr. J. A. Hobson has said that 'no individual is capable of possessing, spending, and administering more than a certain definite amount of money, which can be roughly described as a full competence, without producing positively harmful effects on himself as well as on those affected by his action.' In any case of such vast superfluous wealth, the proper employment of such immense resources of good ceases to be mere giving, and becomes a lifework more than enough for the finest faculties of stewardship. We need not tarry on this abnormal case except to express the hope that the day is at hand when it will be clearly understood among us (it may be with the assistance of Chancellors of the

Exchequer) that huge superfluous margins must be regarded as practically at the service of mankind.

To such a case the application of the conventional ten per cent levy for 'charity' is absurd. As absurd, too, would be its application to many small incomes. A bachelor earning £2 a week may well rule off so much or more, but for a man with that income, and a family of five to support, to do that would be criminal. All, and it may be more than all he has, is required in the discharge of his primary stewardship as workman, husband, and father; and though the grace of giving must not be denied to him and his children, its operation must be, financially, very circumscribed.[1]

These extreme cases have served to elucidate the meaning of 'margin.' One man with an income of £500 a year may be hard put to it in his task of filling his place in society as employer, city councillor, and father of a family. His 'margin' may be small, though sacredly guarded. Another man with that income may conclude that his best method of service is to live and work on £200, and make the £300 the instrument for new and voluntary service in philanthropy, in city and in Church.

We have, therefore, each for himself, to exercise stewardship wisely in the matter. What is spent in pleasure must be intelligently determined by the conduciveness of that pleasure to health and efficiency in body, mind, and home for ourselves, and also for those who, sharing our pleasures and the pleasantness of our lot, may be refreshed in their pilgrimage. Then we are free to give our best thought, so urgently required, to the needs of the highest work in Church and in philanthropy, spending our marginal resources with glad and radiant hearts in the great task set us by Jesus. That task is to aid all service and toil that is directed to building up in true life those who afterwards, to our unfeigned

[1] Compare the further treatment of this question on p. 132.

surprise, may rise up and call us blessed, while glorifying God, from whom alone is our sufficiency for all these things.

'That man is richest who, having perfected the functions of his own life to the utmost, has also the widest helpful influence, both personal and by means of his possessions, over the lives of others.'[1]

[1] Ruskin, *Unto this Last.*

VIII

THE RULE OF SERVICE

It is now time to survey the ground which we have reached in the two preceding chapters. In the first place, we have recognized that the individual possession of money is not to be abandoned. To say this is not to decide for individual against collective or State ownership in industry. All the means of production might be socialized without depriving individuals of the power of spending. It might even be argued that individuals as a whole would have much more to spend if such socialization were carried out. The power to spend money, however, and to choose the objects on which to spend it, is necessary for the full development of the individual's personality and character. It may be that the range of choice, for most of us, will always be strictly limited. Our purses may be unequal to purchasing nine-tenths of the articles in the shop windows that chiefly attract us. The size of the purse matters little. A purse of some size or other there must be. We need it if only to learn by the mistakes we make in our use of its contents.

But, further, we are responsible for its use. Our money may be, and ought to be, our own; but we cannot do as we like with it, or even with any part of it. The act of devoting a certain proportion of it—a tenth, a fifth, or even a half—to charity or to religious purposes, does not 'hallow' the rest. We cannot divide our money into two funds, one to

'give away' and the other to keep. We may, in fact, be said to be more responsible for what we spend than for what we give. When we have once decided on the object of our liberality, we throw the responsibility for the use of our gift upon others. For the rest of our spending we have to bear the burden of responsibility ourselves. Our money is not partly ours and partly God's. It is all ours, and it is all God's. We are stewards of the whole amount: of the sixpence put into the collecting-plate, the guinea handed annually to the foreign missionary collector, the weekly amounts set aside for house-keeping bills, the quarterly cheques for the children's schooling, and the subscription to the golf club.[1]

The metaphor of the steward, even if it is no more than a metaphor, is suggestive. For in an estate where a steward or a manager is employed there will be an audit. The accounts will have to be examined. There may even be surcharges. Religious people are familiar with the thought of the Last Judgement. They might accustom themselves to growing ready for the Last Audit. The doctrine of stewardship inevitably implies that such an audit will take place, and that certain questions will then be asked as to the manner in which we have conducted ourselves and handled our money as managers of our Employer's property.

What sort of questions will they be? And what sort of answers will be considered satisfactory? Most Christians will immediately think of the description of the Last Judgement given by our Lord at the close of His public career. 'Have you fed the hungry, clothed the naked, cared for the sick, visited the prisoner?' Such questions leave out surprisingly large tracts of what we are accustomed to consider as the proper sphere of religion: but they clearly have the closest relation to the spending of

[1] See pp. 118, 150.

money. And the principle they suggest is that the true stewardship is service. Our money is given us to spend in the service of the poor, the friendless, the helpless: for such service is really the service of Christ Himself.

This is undoubtedly true, unless the whole of the New Testament is in error. But to make this statement entails two very obvious disadvantages. First, no one acts as if it were true; that is, no one spends, or even thinks that he ought to spend more than a part, generally a small part, of his money in the service of the poor. Second, the principle gives no guidance as to the precise channels in which that service should be rendered, and might easily issue in a charity of the most demoralizing nature. The result is that, whatever may be our theory, we are still, in practice, left asking the question, 'On what object can I spend my money?' 'How am I to distinguish between luxuries and necessities?' 'Are luxuries always wrong?' 'May I send my boy to Eton or Harrow, or should I select a cheaper school and give the balance of cost to a poor relation or to some Church work?'

Now, it is just such questions as these that our principle ought to help us to answer. If it does not, we shall be left, as most of us actually are left, to haphazard decisions or the impulses of self-interest. On the other hand, we must not look for any hard-and-fast criterion, or, as we say, rule of thumb. Jesus, at least, would have none of this. 'Who made Me a judge or arbitrator between you?' 'Not until seven times, but' (with a smile) 'until seventy times seven.' What we want, and what we have a right to demand, is some means of bringing these perplexing questions into touch with a definite religious conception.

Let us go back to our metaphor, or figure, of stewardship. It did not give us all that we wanted. But it gave us a great deal. The steward must carry

on his employer's estate, with his employer's money, for his employer's purposes. This means that we, as God's stewards, or 'managers,' must use the money entrusted to us for God's purposes. What are these purposes? Here our metaphor ceases to help us; but we must not stop at the metaphor. God is more than an employer. He is a father. To say this, perhaps, is still to use the language of metaphor. But it is a metaphor on which Jesus Himself could not improve. We must think of God, such was His constant teaching, as a father. If He is more than an employer, we are more than stewards or managers. If we must think of Him as a father, we must think of ourselves as members of His family.

This brings us to a further point in our search. The steward has simply his employer's interests to consider. When the employer becomes a father, the children have the father to consider; but they have also one another. And the relation is reciprocal. The employer may care nothing for the interests of his manager. All that he cares about is the manager's honest conduct of his estate. On the other hand, what the father cares about is the well-being of each and all the members of his family. To think of ourselves as children of a Father in Heaven means that we think of ourselves as members of a society whose life is dominated by three 'moments' or factors: the individual's service of God's ends; God's care for the well-being of the whole society; and, in consequence, our attention to the needs of each of the society's members.

Hence, as regards the use of our money, we shall not spend it with the sole view of some one else, an employer, whose interests may be entirely different from our own: we shall spend it as members of a family, who know that the interests of their parents, their brothers and sisters and themselves, are in fundamental agreement.

Perhaps we ought to apologize for a discussion carried on in such elementary terms, but the conclusion, if itself elementary, is often neglected or overlooked. It is that service, in a family, is really sharing. In the family to which we belong we are not the only important persons. But it is equally true that we are not the only unimportant persons. Our Father thinks of our brothers and sisters as much as He thinks of us. Satisfaction in our comfort cannot outweigh, in His mind, sorrow or anger at their discomfort or want. But He also thinks of us as much as He thinks of them. He does not care for us instead of them, as we are sometimes inclined to imagine. But He does not care for them instead of ourselves. He puts us all on the same level. There is no 'respect of persons,' no partiality, with Him.

It surely follows that there must be no respect of persons, no partiality, in our own conduct and thought, either to others or to ourselves. We shall give to others, 'instead of' to ourselves, as little —arresting thought!—as we shall give to ourselves instead of to others. For this reason we are not told to love our neighbours instead of ourselves. We are to love them as ourselves. That is to say, giving, in the atmosphere of the family, is not giving up or surrendering; it is sharing.

All this might sound more familiar if, for the word sharing, we were to say 'fellowship.' Unfortunately, fellowship, though so often used in religious language, implies to most of us something very indefinite. We think of it as an approach of spirit to spirit in a mystical fashion and a rarefied air. It may be so. But the word means vastly more than this. It means sharing, imparting, *giving a part of* what we hold valuable to our friends or associates. The very first men to experience the communion of the saints embodied it in the communism of property in the earliest days of the Church. Food, money, and the expression of their new-found joy

in Christ were all valuable. The simple-hearted believers instinctively pooled them all.[1]

We smile at that early form of fellowship. We misinterpret it as a crude and hasty repudiation of private property. We argue with relief that we need not take it seriously. But we misconceive it. It did not go too far. On the contrary, if it erred at all, its error consisted in not going far enough. Money is not the only thing, it is not the most important thing, to be pooled and put into a common fund. Human life is not made up of the number of our material possessions. We have other and more valuable assets. Wealth is not life. Life is wealth. It is life that we must share, not wealth. As money to the ordinary man of the world is the means of acquiring what makes existence possible and pleasant, so to the man of high principle money will be the means of accomplishing what makes existence really valuable, namely, sharing with other people.

Some little effort is needed to maintain this point of view. So accustomed are we to estimating everything in terms of money that we can hardly conceive of either possessions or gifts which have no monetary equivalent. A gift which cannot, so to speak, be taken straight out of our purse seems to be no gift at all. And rightly so; for, strictly considered, the best things we have, the things which really make up our life, cannot be given. The only things which can be given right out are money and objects which can be readily exchanged for money. All other possessions can only be shared. They are given to others; but they are also retained. The more freely they are given, the more fully they are retained, or received.

In passing, we may notice an interesting result from this distinction. Except with the very wealthy, the giving of money is attended by some inevitable

[1] See p. 41.

dissatisfaction. The most generous gift can go such a little way. What are a few pounds, or even a few thousand pounds, in the face of the vast and multifarious needs of humanity? Whatever the private fund we set aside for hospitals, orphaned children, disabled soldiers, or foreign missions, its limit is reached long before the total sum of indigence is really touched. We may comfort ourselves with the thought of the widow's mite; but that story was not told in order to make us content with giving a penny instead of a pound: it was told to remind us that the size of a gift must be estimated by what is left after it is given.

With the more personal possessions, the case is entirely different. The things that we can share cannot be subjected to our arithmetical calculation. Like the widow's cruse of oil, they are really inexhaustible. For example: a person who was anxious to do something for the cause of social purity might resolve to make contributions to a rescue home. Even if he neglected all other calls upon him, the money he could give would go but a little way towards banishing impurity from the locality. If, on the other hand, he were able to use the money at his disposal to secure the necessary leisure, he could devote himself to personal action, to arousing social concern, and directing public activity. In that case he would communicate his own zeal to a constantly enlarging circle of fellow-workers, and, instead of suffering from diminishing revenues, his object would rejoice in an ever-increasing support.

Or let us suppose that our philanthropist is concerned at the prevailing irreligion of his town, and the weakness of his own and other churches. The church authorities, learning this, approach him for a donation. He gives as much as he can; and then, in response to the inevitable requests for further help, he is compelled to refuse. His power to help is at an end. But let us suppose that he decides

not to give away his money to be used by others, who perhaps have no more knowledge of the best way to spend it than he has: instead, he uses his resources to enable himself to come into personal touch with the irreligious 'outsiders,' to learn their point of view, to meet their needs, to bring the influence of his own high-minded friendship to bear on their dull and sordid lives: in this case, the moment when he must say, 'I can do no more,' will never arrive; and, in the long run, the church funds themselves will not be the losers.

These two illustrations at once define our problem more precisely, and point the way to its solution. For the Christian, stewardship means service, and service means sharing; and what we have to share cannot be confined to our available monetary resources. We have therefore to ask, What is it that we must be prepared to share? And how can our money best assist in the process of sharing?

The answer to the first question is not difficult. Those who have followed the argument so far will agree that we must be prepared to share all that is most valuable in our lives. For the sake of clearness, let us divide these valuable things into two rough classes, according as money is more or less of a necessity in their acquisition. In the first we shall place decent, healthy, and comfortable dwellings, good and attractive clothing, sufficient education for our children to fit them for the kind of life we wish them to live; leisure and opportunities for recreation and amusement consistent with cultivated tastes; pleasant, healthy conditions of work, and freedom from anxiety for the future. In the second class we shall place the tastes and interests, physical, intellectual, and artistic, that give zest and variety to our life, our plans and hopes for ourselves and our family; the pleasures of friendship; the exercise of influence, and the consciousness that we can make ourselves felt in our business, society, or church;

the deeper joys of family affection, and the uplifting influences of faith and religion.

Such, we may say, are the things which a Christian man, so far as he possesses them, will be ready to share. But can they be shared? The operation is not easy: far less easy than the careless dispensing of superfluous money to 'deserving objects.' But it can be carried out, though perhaps not always directly. With regard to the objects in the first class, it would only be possible in very rare cases to share our own homes, or clothes, or food, with those whom we wished to benefit. But, to recognize that we must love our neighbour as ourselves, and that if we procure good houses and good food for ourselves, we must do so for others also, is to be led to far wider and more useful activity. We shall begin to use, and to acquire, influence and opportunities to provide proper housing accommodation, to secure a decent level of wages, and the outlook and standard of life that will ensure their being wisely spent; or to supply fresh educational and recreative facilities where none such exist.

Objects in the second class have mostly to be shared directly. We can help others to enjoy the things that we enjoy, to enter into the circle of our friendship, and to learn the inspiration and joy of our religious experiences and beliefs. This is one of the least recognized of Christian duties. To thoughtful and discerning persons it will appear as one of the most fundamental.

It is true that we cannot expect every one to devote himself to the process of sharing all these valuable things with all his neighbours. But we must expect more than, we fear, is generally recognized. To find in sharing the distinctive 'note' or mark of the Christian life, means to arrange and organize the different departments of our life with a view to it. We are in control of a business of our own? Then we shall carry it on in order to secure

the truest happiness of the greatest number; it will be a means for bringing in the Kingdom of God among men. We are in employment with a firm or company? We shall 'use it rather,' as Paul said to his converted slaves, to increase the total amount of honesty, integrity, courtesy, and high character in our world. We have a comfortable home and a pleasant social life? Then we shall bring into its cheery circle as many of our less-favoured neighbours as we can, remembering the Gospel rule, not to invite to our parties those who can ask us back, but the homeless and the indigent.

The true use, the genuine stewardship, of all the factors of our life is to make ourselves good husbands and fathers, good citizens, and good friends. The genuinely liberal man is the man who has first given himself to the cause that has claimed his devotion.

And now, after this long discussion, for our second question. What is the relation of money to this occupation of sharing? No relation could be closer or more vital. Our money has to be spent on making ourselves worth giving, and on making the gift possible and valuable. In other words, if we are to share ourselves, or the things that really constitute our life, we must have something to share. To secure this, money will be necessary: and it will be necessary for nothing else. For instance, let us turn to the first of our two classes of commodities, those connected with what we may call the conditions of life. If we are to share them, directly or indirectly, we must first of all possess them; and we must possess, if possible, means of study or investigation, and of taking part in some kind of public life, to assure to us the chance of sharing them effectively. Or, taking the second class, the more personal acquirements and avenues of happiness, money will be needed to secure them, both for ourselves and others. It is true that municipal

activities have, in many cases, obviated the need of private expenditure to a very large extent. We can visit public picture galleries, we can attach ourselves to public libraries, we can use public parks and recreation grounds. But even in cities so well equipped as Manchester and Bradford, to say nothing of most small country towns and villages, men and women who wish to make the best things of life available for their friends will find that this cannot be done without the expenditure of as much as they have to spare. They may even have to justify their membership in the 'servant-keeping class' by the need for freedom for other things than constant housework.

Clearly, money is necessary for this activity of sharing. But is it really necessary for nothing else? Must we not first spend our money in providing for the necessities of ourselves and our families? Certainly; but this is, or may be, part of the task of making ourselves good fathers and good citizens. If, before we eat our food, we thank God for giving it to us, we may surely, as we purchase it, ask God to use it for the highest purposes of our life. And what is true of food is equally true of the other household and personal expenses which few of us consider as religious. The only kind of expenditure which is inconsistent with this conception of life is expenditure which is not intended to benefit any one but ourselves, and which we do not connect with any idea of increased fitness or usefulness. And such expenditure is not only unnecessary, it is harmful and, to a Christian, wrong.

The truth is, that we have now arrived at the test for which we have been searching. We can express it in more grandiose terms; 'Will this use of my money make me a more effective servant of mankind?' or in the simple words, 'Will it make me more able to help others, my family, my friends, and those who have less of the good things of life than

I? Will it give me more to share and make me better able to share it?' Such a test is universal. It is as applicable to the purchase of a motor-car as to the subscription to a lending library: to the buying of a new hat or frock as to the engagement of lodgings at the seaside: to the employment of a gardener or a coachman as to the donation of a munificent gift to a church bazaar.

The application of such a test, indeed, is not altogether unfamiliar. Most commercial men ask a similar question in the management of their businesses. On what grounds, for example, will a man decide whether to engage an extra shorthand clerk, to invest in some new office furniture, to subscribe to a trade journal, to instal a canteen for his workpeople, or include a welfare worker on his staff? However various the suggestions, the question is in each case one and the same—will it benefit the concern? will it make me more efficient and better equipped in carrying on my business? Will it pay?

The question, 'Will it pay?' is not wholly vulgar or commercial. One of the most ardent votaries of the cause of science who ever lived, Francis Bacon, was accustomed to ask it of every connexion he formed, every piece of promotion he sought, every letter he wrote. Can I make use of it for the advancement of science? His only fault was that in the end he did not ask the question with sufficient care, and forgot that to accept money in a fashion generally considered dishonest was not to benefit the cause of science, but to injure it irreparably. In a similar fashion, the Christian use of money demands that we should ask the same question, 'Will it pay?' 'If spending my money on this holiday, this book, this hobby, this new house, this church enterprise, is going to make me a better member of God's family, why then, God's blessing on it. I shall be spending it (to use Wesley's expression) to the glory of God. If I cannot honestly say

that it will do this, or if I can see other things which will do it better, the money must be used in some other way.'

Some will perhaps demand more detailed guidance. 'How can I tell,' they will ask, 'whether a new coat or a new piano will make me better able to share my possessions?' To such a question the only answer is, 'If there is any doubt, it is better to refrain.' But no one could undertake to decide for another the exact proportion of his available income which should go on clothing, on household appointments, on amusement, on charity, and so on. In view of the inevitable difficulties of making decisions, however, the system of what is called 'proportionate giving' has often proved attractive. It has the considerable advantage of ensuring that a definite part of the income, generally a tenth, is devoted to unselfish objects; but it is manifestly uneven, for the tenth of an income of £200 is really a much more serious matter to the donor than the tenth of an income of £2,000; it also tends to leave the possessor with the feeling which is distinctly un-Christian—that he can do what he likes with the remaining nine-tenths; and it affords no guidance for the best use of either section of his money.[1]

Difficulties, of course, there must be in the application of such a test as ours, and certain subtle dangers. The desire to serve and share must be sincere and deep, or the worst hypocrisy will be the result. But to require that the wisest and most searching test should be free from such difficulties would be for the Christian to forget the wisdom and inspiration of the Holy Spirit. And it must be claimed for the principle at which we have arrived that it assigns to money a definite and a subordinate place in the scheme of life, and is thus an effective guard against that love of money which is the root of all kinds of evil. The fundamental peril of money is that it

[1] See p. 118.

always attracts attention to itself: it becomes an end instead of a means: one man grows miserly, another mean, another purse-proud, another ostentatious. One man becomes a spendthrift, another is broken by the cares of wealth or the tyranny of anxiety. In any case, money gets into the saddle, and spares neither whip nor spur. We know only too well that religion itself has often been powerless to unseat the wild and cruel rider. The fact that the love of money is as conspicuous inside the Church as out of it is the readiest weapon to the hand of the Church's foes. It is so fatally easy to contrast the words of Christ and the practice of His followers.

But let money once be recognized as a means, and a means to the distinctive and specific end of all religious life, and the whole position is changed. We escape both from the trust in wealth and the fear of poverty; our world becomes a world of persons, not things; we learn to sit light to everything which moth and rust can corrupt, and which thieves can break through and steal, and we can live as little children, unsophisticated, loving and trustful, in their father's house.

One further question may occur to the reader. Is this view of money and its place in life quite consistent with the familiar attitude of complete detachment in the Gospels? To think of Jesus and His wandering band of followers is to think of a certain heroic renunciation of wealth and comfort, a voluntary and cheerful acceptance of poverty for its own sake, a Franciscan union of austerity with empty-handed gaiety; the sense of escape from the deceitfulness of riches. To many people, the command to sell all and give to the poor, however little they think of carrying it out, is the sum of the teaching of Jesus on the subject.

This contention, however, as Chapter IV. has reminded us, is one-sided. True, a man may still find himself called to pursue certain ends for which

money is no help. He had then best get rid of it. But apart from such a course, to scrutinize the expenditure of every shilling, as our principle demands, will mean for many of us that whole avenues of expenditure are blocked. It will be necessary to find new and perhaps heroic ways of disburdening ourselves of superfluities. Such an attitude as we have sketched, if sincerely worked out, will mean an automatic disappearance of luxuries, and a striking reduction of expenditure in general. It is the speediest road to the plain living and high thinking which makes the Gospels an abiding rebuke to ostentation and selfishness.

But in this complex civilization of ours the responsibility for the possession of money cannot be repudiated. Money can neither be banished nor destroyed. We can never dispense with a medium of exchange for commodities. It is doubtful whether exhortations to do this have resulted in the surrender of a single pound. We are not all intended to say with Peter, 'Silver and gold have I none.' We are intended to say, 'Such as I have I give unto thee'—gifts of healing, friendship, inspiration, delight, faith. To secure the power of making such gifts is the purpose, and the consecration, of all the money which God entrusts to our care.

IX

THE APPLICATION TO INDIVIDUALS

We now turn to ask, in the light of the foregoing, what of the individual and money? In this matter, general principles, unless practically applied, are of little service. But here the difficulty really begins. It must be admitted that even the average Christian, let alone others, largely disregards the Christian law about money. John Wesley long ago pointed out that there is nothing more astonishing than that Christians, who read, hear, and formally accept the Biblical and Christian teaching on money, should nevertheless act in contravention of it. Wesley, with his fine, loyal conscience in this and all practical matters, might well, even in hoar hairs, feel scandalized at the spectacle. Clearly there should exist a distinction between the use of money by a Christian and its use by one who is frankly materialistic or selfish. The tragedy is that the difference, in multitudes of cases, is imperceptible. Almost all modes of acquisition and all methods of use and distribution are common to both.

It is generally supposed that the Churches are composed of the 'comfortable classes.' That is not so. These *rule* the Churches, but are the minority. The majority in them are poor. It is a fact that the majority of Christians have small opportunities of 'making money.' They are mostly wage-earners or in receipt of small salaries or incomes. Comparatively few, before the war, paid income-tax or obtained three pounds per week. The

number since the war, through the rise in prices, is only nominally and not really increased. The problem is still, with most of them, how to secure by incessant brain or hand work, under constant strain and dread of failure, enough for bare subsistence or civilized decency. For even these, however, the Christian ethic stands. But it is Christians of the comfortable section of the middle class, possessing a considerable margin, who need especially to be reminded of the existence of the Christian ethic of money. Some are acutely and nobly aware of it; and more are not.

The problem is how to bring all Christians, the comfortable and the poorly off, the privileged and the unprivileged, to realize that there are binding Christian laws of money, which cannot, with safety to their own souls, to the Church's influence, and to the general welfare of the world, be any longer ignored.

There are signs that the Christian conscience is stirring even where it has most heavily slumbered. That conscience was awake in primitive Christian times and also in the early Middle Ages under the great Friars. It was awake in England, in the seventeenth century amongst the early Friends, and in the eighteenth century amongst the early Methodists.[1] But it slept again. Now it is awakening, after the exigencies and experiences of war indeed, but also more hopefully, under the influence of the Divine Spirit. The duty of the hour is to assist the process. The increasing indifference in the modern world to people who call themselves Christians and yet are ethically lax and religiously inconsistent in this matter of money, amongst other things, ought to arouse the Christian conscience from its sloth.

Money (with its equivalents) is, of course, the standard of value and the means of exchange. A

[1] See pp. 49, 162.

minimum sum is absolutely necessary to every one in civilized society. Where the majority do not grow their own food, win their own fuel, make their own clothes, and build their own houses, the means of life can only be obtained through money. Money gives its holder a lien upon and a power over the labour of others, and also upon the results of past labours. Therefore money is said to be life and power. It can, given the opportunity, be either accumulated or turned into its equivalents; it can also be used for productive purposes, to assist in the creation of fresh wealth. It can secure for its possessors in civilized States not only economic independence, but also social position and influence.

Hence the power of the rich. The undue deference paid to the possessors of money on account of the authority gained over the lives and destinies of others is notorious. It generally gains for men more social consideration than does character, goodness, gifts, or learning. No wonder, therefore, that many, even some Christians, are tempted to regard money-making as the chief end of man. The fascination of the methods of making it, and the worldly advantages of its possession, often induce the cravings of covetousness, and even the mania of miserliness. Further, it tempts now to extravagance, and now to meanness—now to sensuality, and now to asceticism, and facilitates selfishness, injustice, and tyranny. It can, indeed, in a good man's hands, be a vast power for service and comfort and progress, but too commonly it produces both mammonism and materialism.

Money is 'a root of all kinds of evil,' it 'pierces men through with many sorrows.' It cannot, however, at the present stage of development, be dispensed with. It is, therefore, the duty of every unmonied and unprotected person to work to secure enough for a decent civilized life for himself and his

dependents, according to his standard of life. Roughly speaking, there is a general money-minimum, not varying greatly in amount, which is necessary for bare civilized existence. This is held by scientific and sociological experts to be, at pre-war prices, somewhere about thirty shillings per week. To-day the amount should be doubled and made three pounds per week.

Every adult, therefore, should have access to some socially serviceable means of earning this amount. And although these essays are chiefly concerned with the use to which a Christian man will put his money, the problems of acquisition and distribution cannot be wholly separated from that of use. In fact, they run into one another. Distribution is emphatically a question of the use to which money, once acquired, is put, and acquisition, in all civilized countries, is itself a mode of use; for money cannot be acquired without the use of what is already possessed, either in the shape of money itself, as in investing, or of those possessions which money has gone to procure. We must, therefore, consider some of the simpler questions involved in *the acquisition of money*.

1. Normally, the individual should be no burden upon society—on the contrary, he should be a creator of values or of wealth. The money he takes he should at least also 'make.' But he should be able to make enough to cover not only physical, but also mental and spiritual wants, so far as money can cover them. The Christian man is justified in securing, if possible, money enough for a refined and civilized life, provided he does it with a 'free' spirit, and is not worn out with anxiety. Wages or salaries earned, profits or dividends made, wealth received by inheritance, are the chief modes of attaining 'money,' and are all, within limits, legitimate. They may be the legitimate means for obtaining the above legitimate ends. They may also, of course, be the means of securing an illegitimate end.

The Christian ethic demands that only the wage or salary that is deserved should be given. It must be earned in socially useful employment, earned with honesty, industry, and conscientiousness. No Christian can be a 'slacker' or a 'shirker.' The two things are incompatible. It may be that the worker does not secure just or fair remuneration—his full share of the product or profit. We do not now discuss that. Honest and efficient workers retain at least their own self-respect and a clear conscience. They have performed to the full their share of the contract. The question of the justice of the wages system is a vital one, but outside our present scope. Whatever the decision, it remains true that the Christian money-earner, mostly a bread-winner, must be 'a workman that needeth not to be ashamed.' He must be willing, whoever else is not, 'to live honestly in the sight of all men.' There is too much readiness, in all classes, to receive payment for labours and services expected and contracted for, but never duly and fully rendered. It is quite unworthy of a Christian.

In the matter of 'ca' canny' labour, everything depends, from a moral point of view, upon the circumstances and the motives. If this is the only method of resisting over-work, exhaustion, premature death, or of meeting unjust exploitation by greedy employers, or is a class effort to prevent the misery of unemployment, then it is difficult to condemn it. It is an unsatisfactory form of self or class protection. It is obviously uneconomic, but not necessarily immoral, any more than the method used by some employers of controlling and diminishing production in the legitimate interests of prices and profits. 'Increased production' is not the last or only word. Yet if 'shirking' or 'slacking' be really nothing but idleness, selfishness, or the uncon-

scious robbery of employers' time—it is forbidden to a Christian man. Money must be honestly earned.

Then, again, it is not unnecessary to affirm afresh that no Christian must get his money in a socially hurtful or a personally demoralizing employment. Strictly speaking, neither he nor any other man should obtain it in a physically detrimental employment. But refusal to do the latter, would, we fear, soon bring many to physical want. They would reach the same terminus by another route. The day may come when all physically injurious employments will be abolished. Till then, all that is possible is compromise, and the concentration of attention upon the moral and social aspects of labour. Life is undoubtedly difficult from an ethical point of view in the modern competitive commercial world. The individual Christian seems most helpless in the presence of much of which he disapproves, and in which he is an unwilling and enforced partaker. He is bound up inextricably in the bundle of life and cannot come forth from it. But, at least, he is there to bear a Christian witness to the ideal of Christian business life, to set his example, to make his protest and take his stand against low standards and harmful rules and customs.

After the wage or salary earner comes *the profit-maker*. This may be the manufacturer, merchant, trader, or shop-keeper. Mostly 'the middle-man' or distributor who makes money by buying, selling, and exchanging goods and services, either personally or through employees. There are a thousand ways of making profits, but they all depend upon securing a financial margin or surplus out of services, transactions, and employees.

In so far as this subserves the general material and social interests of society and does no injustice to individuals, it is, until a better system be evolved, a perfectly permissible method. Business men are of great service to the community, and indispensable

to it, and their profits are partly their *wages* and partly their *reward*.

But there are ethical and Christian limits to profit-making. The simple Christian principle, declared in the New Testament, and enounced age after age by Christian teachers, from the Early Fathers to Thomas Aquinas, from the Canonists to John Wesley and John Ruskin, is—*a just profit*. Neither less nor more. Profits are to be defended not in the hall of compromise, but in the court of conscience. It is an economic question whether profits in a given undertaking are possible, but an ethical question whether they are legitimate. Several elements and many considerations must enter into business profits, but to true Christians the all-permeating and over-ruling principle is the moral one—not how much profit *can* I obtain, but how much profit *ought* I to obtain.

Mere patriotism has condemned the men who in war-time have taken advantage of their country's needs to grasp all they could. 'Profiteers' is the scornful, contemptuous name by which they are known. But if it is unpatriotic and wrong to take undue profits in time of war, it is so also in time of peace. There is not one Christian ethic for war and another for peace. To exact extortionate profits in peace-time is as contrary to the interests of the community, as unjust to the individuals denuded, and as hurtful to the profiteer's own moral being, as it is in war-time.

The man who lives upon profits is justified in receiving his own fair wages of management, his modest interest on capital invested, his insurance money for risks, and his reasonable extra reward for unusual skill and enterprise, honestly estimated, *but no more*. When he withholds values created in company with others beyond this, he takes illegitimate profits. It is indeed 'unearned increment,' especially remembering the part played by

nature and the general community in facilitating profits. Again, nothing can justify profits made from anti-social services. Profits are forbidden to all followers of Jesus Christ which are derived from materials, goods, or services of any kind inherently hurtful to the body or mind, or detrimental to the morals of users, consumers, or purchasers. This principle covers very much ground in the modern community and condemns not a little existing profit.

A third mode of obtaining money is *by investment*. This raises the subject of saving, of investing money to make more money by production or speculation. It covers the complicated technical questions of hoarding and banking, of interest and dividends, of stocks and shares, joint-stock companies, and the whole realm of general and speculative finance. Abstruse treatises abound upon these themes; considerations of their ethical or Christian aspects, however, are rare. What are the general formative principles for the guidance of a Christian man in these matters? Surely one is that he must obey Christ, and hence avoid every injustice, every wrong to others, and all robbery even if legal. He must obey Christ in the matter of wealth, luxury, mammonism, materialism, covetousness, and greed. Another, and a more positive, is that 'he make his moral being his *prime* care,' and the moral well-being of others and of society, whether in banking or on the Stock Exchange, whether dividend-hunting or 'earning,' or company-promoting. For failing to put ethical and religious considerations *first* and not second, for 'failing to seek first the Kingdom of God and His righteousness,' many professing Christians have 'made shipwreck of faith and a good conscience,' have wrought havoc in homes and brought themselves either to legal or moral ruin, to disgrace or to dishonourable wealth. These simple but sublime

principles are sufficient to work a beneficent revolution in the financial world. Practised, they would save individuals, society, the world! Let Christians in greater numbers exemplify them in the field of finance. Mutual advantage and true social service are the only worthy motives for investors.

The taking of interest at all, regarded as tribute from the labour of others, is objected to by some Christians. It was for centuries expressly forbidden by the Christian Church, as indeed by the Hebrews and the ancients of Greece and Rome before it. With Jews and Christians it was forbidden when it only consisted of interest on loans to the necessitous poor or the unfortunate. All interest was then 'usury.' 'Usury,' to-day, denotes excessive interest.[1]

Under any system, a surplus must arise upon the productive employment of capital, and a share of the surplus will always be the right of the legal or rightful owner or owners of that capital. That amount should be fair, not extortionate. It should not be one which secures 'the lion's share' to the investor—a share above that of the brain and manual workers who actually, by their combined labour, do the work and mainly produce the profits. These have an ethical claim to a major share, due recognition being given to the rightful claims of the community and the State.

There is a dangerous phrase abroad to the effect that money invested has '*earned*' so much dividend. It should be discountenanced. It contains a mischievous fallacy with its modicum of truth. As Aristotle declared, 'barren money cannot breed money.' Money never earns anything. It is men who earn money, and they only earn it by the consent of society and by co-operation with the forces and facilities of Nature. Mere capital—fixed or fluid—money especially, has of itself no earning

[1] See pp. 29, 66.

capacity. The use of the phrase—whilst a Stock Exchange convenience—tends to drug conscience where it needs to be extraordinarily alert. It obscures the real *earners* and magnifies the humble services of lenders. It leads investors who only lend and wait, whose 'abstinence' is usually nil or infinitesimal, and whose 'reward,' in most cases, is out of all proportion to merit, to imagine that they perform some mystical active function in the creation of wealth. If it does not thus delude, then the phrase is the language of hypocrisy. It certainly makes it easier for owners of capital to rob the real earners.

It is the abuse of interest which has raised the modern revolt against it as 'robbery,' and has provoked much wild talk. A grave ethical question needs discussing so long as capital — money or plant — remains in private hands. What is the reasonable and righteous remuneration of owners for its loan to and use by wealth-creators? The modern Christian Church would do well to emulate the old Canonists and re-discuss it.

Another difficult subject is that of the nature of the enterprises in which Christians may invest. Unless dividend-getting, stock and share dealing, company-promoting, and speculative finance generally, are brought by the individual under the dominion of an active and enlightened Christian conscience, they are demoralizing. By these means often the simple are fleeced, the poor oppressed, the community robbed, and the State imperilled. When no information, save the vaguest, can be obtained as to the real nature, management, and labour-conditions of a given enterprise, even if it would bring in a large return, a Christian man's duty is to refrain from investment. Otherwise he may become a participator in some Putumayo atrocity or South Sea swindle.

The growth of capital, concentrated in a few hands, has become a danger to the State in every

country—a peril to the whole world. Take armament-making alone. The use of wealth by groups of powerful personages to control Governments and peoples in their own financial interests is a new form of tyranny and wrong. It has already helped to lay Europe in ruins and threatens all civilization. Every Christian who invests in the drink trade, or in armaments, or in other tyrannical monopolies, simply because they are highly profitable, is a traitor to freedom and right. The blind investment in unknown foreign ventures is un-Christian. The wringing of 'concessions' from foreigners, and then the armed maintenance of them, as in Russia, Mexico, Persia, Mesopotamia, China, or Morocco, has been productive of wrong and misery to millions.

It may be said that this scrupulosity of conscience will diminish world-wealth. That is probably so—for a time—until men learn how to create it in a Christian manner. Then it will probably produce more wealth and a higher kind, in the hands of a race of men able better to employ it.

Until the race is more highly and truly Christianized it would be better that we were poorer, or rather that wealth should not be so easily at the disposal of the few in power. The main use of hoards seems to be to tap and squander them in predatory enterprises. With hardly an exception, modern wars are fought with capitalistic money for capitalists' ends—for 'concessions,' for destruction of trade-rivals, for greed of rich territories. These vast accumulations, conjoined with huge armaments, also bought with money, are 'means to do ill deeds' which 'make ill deeds done.' In the present low ethical and spiritual condition of mankind, the loyal servants of Jesus Christ should avoid and oppose great accumulations of wealth. Not thus can the Kingdom of God come in, and the Father's will be done in earth as it is done in heaven.

Christians should take no part in, nor profit by,

practices elaborately carried out during the Great War, of concealing from the public and the Government the real amount of profit gained and interest paid away. Crafty concealments of all kinds, 'watering,' bogus reserves, wanton bonuses, and a score of other devices are dishonest and unscrupulous, and therefore un-Christian, ways of hiding the truth. Such methods wear the look of guilty consciences. At the least, they are anti-social, and therefore unpatriotic. The Christian law teaches that corporate action, or the action of majorities, cannot absolve the individual from moral responsibility. He must never knowingly receive ill-gotten gains. Companies, as well as individuals, come under the law of Christ, and the Cross of Christ, and must not be allowed a heathen licence in a Christian country. There is not one ethical law for private and another for public life, one for the hearth and another for the office.

It remains to mention one other general form of receiving money, or its equivalent—viz. *inheritance*.

Until the State amends the laws of inheritance, puts a still heavier hand upon large unearned incomes, and modifies the laws of primogeniture and bequest, we shall have to suffer in patience many preventable evils. Christians, inheriting fortunes in any form, have their reasonable and Christian, as well as their legal, rights. But they have two primary facts to remember. First—they have not themselves earned or created their fortunes. Second—they are not thereby absolved from earning their own living.

Take the first fact. Let them remember that 'they have nothing which they have not received.' There is no *merit* in their privileged position, no room for haughtiness or pride. They are pensioners of the dead. The higher position inherited, the deference now paid them, are not 'earned' or deserved; they are theirs only because 'money is power.' Their Christian duty is modesty, humility, and a constraining sense of stewardship and service.

Take the second fact. It is the Christian duty of such to engage in some socially useful service. They may have the power, but they have no moral right to eat unless they work. No man has a right to live without labour, consuming and in no way producing. By some real physical, mental, or moral labour he must become a help to production. Otherwise he is a parasite, living upon the past and present labours of others. Such are the real impoverishers of society. No inheritor of money has a right 'to live as he likes.' He must live 'as ever in his great *Task*master's eye,' not wastefully, idly, or in perpetual pleasure. He must 'earn his bread,' be 'worth his salt,' 'do his bit,' and make it well worth while for the community to maintain him in life and in privilege. This was realized in the war—it must also be in peace. No honest man and good Christian can ever 'afford' to live idly, no matter what his wealth, or to employ others to gratify selfish tastes and appetites.

The inheritance of 'means' is dangerous, though to the inheritor, doubtless, pleasant. It most frequently demoralizes. It tempts to a hundred vices and spiritual sins, and induces or develops but few virtues. Illustrious exceptions but indicate the rule. Values bestowed upon those who have not created them may be nobly used, but are in danger of misuse. The power they bring—social influence and position, authority over the lives and labours of many, opportunities of self-gratification—must be exercised by their owners 'as those who must give an account,' and whose 'Master also is in Heaven,' otherwise it will end in disaster.

2. *The distribution of money* includes all questions of expenditure and consumption, as well as division. The subject of *consumption* has been

much neglected by both moralists and economists, as Ruskin vigorously reminded the world. We still wait for a competent treatise on the subject.

The expenditure of money upon necessaries, comforts, and luxuries demands care and conscience at all times, and not only in war-time.

Take the expenditure of *small incomes*. Mrs. Pember Reeves' *Round About a Pound a Week* is a revelation to the middle classes of the wonderful management of working-class women with inadequate incomes. It should close many spiteful, traducing lips. With such incomes both good habits and good management are a necessity. Where there is drink, or gambling, or excessive pleasure-taking or wastefulness, there are debt and disaster.

Christian people need, as a rule, no warning against gross sins; but they do sometimes against ignorance, extravagance, and social pretentiousness. Such faults lead many into situations of embarrassment and impecuniosity, and even into debt and dishonour. The Christian good name becomes tarnished through them. 'Provide things honest in the sight of all men' is a binding Christian maxim. If through misfortune a Christian man fail in business, no matter how completely he be legally absolved from his debts, his duty is never to rest until his creditors are, if possible, repaid with interest.

Next to those with 'subsistence' incomes come those with moderate incomes—incomes which leave a margin beyond comforts and minor luxuries. These can 'save,' and it is important that they be wise in the distribution and saving of their incomes. These often build up fortunes which are frequently left to be squandered by their heirs. It seldom serves a good purpose to leave wealth to the young—yet the folly is perpetrated every day. The young should be left to achieve a comfortable competency for themselves. The Scriptures say much on the subject. John Wesley died grieving over the Methodist people's indifference to the teaching of their own Scriptures. He would have had them share the material prosperity, which seemed inevitable from their integrity and industry, with the people about them, rather than narrow their own natures and corrupt their own children by amassing and bequeathing riches.

There are a myriad ways in which the possessors of *large incomes* may serve the community as well as their own families. The Christian conscience should lead such to recognize their duty to God in the matter, to society, and to their less privileged fellows. A noble, generous, and fruitful use of surplus income should ever be made by acts of philanthropy, by assisting education in schools, colleges, and universities, by establishing libraries, hostels, hospitals, charities, aiding schemes of social service and reform, or standing by the Christian Churches. In a word, it is, in the present state of society, their privilege to minister to the higher and humaner sides of life, further the cause of Christianity and morality, and add to the refining pleasures of life for the multitudes. There are many who nobly do this. But with more there is a melancholy failure. Their disbursement of the wealth entrusted to them by Almighty God is often scandalously insufficient. The motives of spiritual fear, which operated to secure vast benefactions in the past, have gone. The motives of love and gratitude to a good God and Saviour seem inadequate to unloose many purse-strings.

It is true that even a rich man's first right is to secure proper protection and security for his own home and its members, and for other legitimate interests, but it is incumbent upon the Christian rich man to minister, with Joseph of Arimathea, to the 'body of Christ.' He should use his surplus

wealth wisely to aid the less skilful or fortunate, and not only to cure, but to prevent destitution. The present condition of the world affords an absolutely unparalleled opportunity. To help to build the waste places, succour the prisoner or the captive, care for the millions of the widowed and fatherless, and support the disabled, feed the hungry and clothe the naked, is the plain duty of every one with a surplus. It is their privilege also to help to dissipate discontent. When our great captains of industry, our masters of means and of organization, who have done such triumphant things for their country in war, begin, as some are doing, to throw those abilities and means into social welfare work and just social and industrial reforms, discontent will die, and a new and nobler England arise. Christian men are their brothers' keepers. With the same will to expend their energies and their means in reconstructing, in building up 'Jerusalem in England's green and pleasant land,' as they have recently done in aiding the work of war, and of destroying their enemies, they can create here a new world. Nothing at all is wanting save the heart and the will, and all the Christian outlook and impulse. Vast as the wealth expended on war (Lord Milner tells us it has simply changed hands!) there is much left in some hands to assist in the new era of social justice and contentment.

The ideal to aim at is private simplicity and the public good. The distribution of all incomes—large, moderate, or small—should be governed by religious principle. The old method of 'systematic giving,' under the influence of the Scriptural 'tithe,' worked out nobly. There is need to revive it, and to urge the consecration of some regular and definite proportion of income to the service of God and man.[1] The great principle of sharing must

[1] Compare what is said on p. 118. This separation of a tenth of the income must symbolize, but not replace, the consecration of the whole.

ever characterize Christians. To-day, when millions lack necessaries, it is the Christian's duty to curtail comforts, let alone luxuries, and thus provide himself with the means to rescue the perishing.

The spectacle of luxury is to-day especially shocking, but it must always disturb the sensitive conscience. What, indeed, is luxury? Luxury or 'extravagance' to one may be simplicity and wisdom to another. It is clearly a relative term. There is, however, a criterion. That criterion surely is whether a given personal expenditure helps or hinders the true life of the body and spirit for the individual and for society. Anything beyond that seems to be luxury—a forbidden thing to Christians.

Orthodox Political Economy has always taught that luxury is bad economy, for the reason that the capital and labour used in the creation of luxuries could be more productively employed, that is, could create more true wealth. Professor Urwick declares that luxury is wasteful when 'it is unproductive of anything whatever worth the effort of producing the goods consumed.' Alcoholic liquors are a hurtful luxury for many reasons. Amongst others, because the capital or labour consumed in their production could be employed in producing a greater quantity of not hurtful but helpful goods for human consumption. But this obvious fact has failed to convince the lovers of liquor. Still less has the economic maxim that luxury is waste. The hoary fallacy still lurks among us that luxuries are 'good for trade.' It may be true that they provide employment, but the point is that the expenditure of the same means and energy upon more ordinary things would give more employment and bring wider comfort.

It is to be hoped that the lesson of the war has been permanently learned upon this subject. Statesmen and publicists of all parties joined in

drilling into the mind of the community during the war the truth that expenditure upon things not necessary for civilized decency diverted from war funds the means which could be employed in feeding and clothing and caring for the soldiers, making munitions, and securing the national safety. It became unpatriotic to indulge in luxuries. Hence a campaign began for economy. Exactly, but that is eternally true, although not always so easily apprehended. Let it never be forgotten. Luxury is as unwarrantable in peace-time as in war-time, and equally as unpatriotic. It is always un-Christian. Poverty and destitution—mainly preventable—slew, before the war, more men, women, and little children than the very worst of wars. If the great war slew its millions, famine and disease now slay their tens of millions. Luxury was always wrong; it is to-day a sin of blackest dye. The means expended on it involve the taking of human life. Milton in *Comus* has nobly expressed the truth:

> If every just man that now pines with want
> Had but a moderate and beseeming share
> Of that which lewdly-pampered luxury
> Now heaps upon some few with vast excess,
> Nature's full blessings would be well dispensed
> In unsuperfluous even proportion,
> And she no whit encumbered with her store;
> And then the Giver would be better thanked,
> His praise due paid.

Taxation is a burning subject, in the discussion of which there is little nobility and less Christianity. Every one seems to give rein to selfishness. This is as irrational as it is wrong. Unjust taxation is to be resisted, but the taxation which takes most from those who can bear most, if needful, is entirely just and Christian. No good man should object to it. In the near future every man who professes to make a conscience of what he does, will have to examine and control himself, for unprecedented taxation is inevitable in view of the enormous war-debts, and the social needs and discontents of the day.

Now, no Christian man in these times should object to the taxing away of his luxuries when millions lack necessaries. The greedy and selfish among the rich always make loud outcries at just and patriotic taxation which touches their luxuries, for their necessaries and comforts are always safe. They call the justest impost 'confiscation.' If unable to avert it, they use every means in their power to divert it to the shoulders of the over-burdened poor. No Christian should join them in either of their nefarious methods. It is possible to conceal, under party-political action, the wickedest purposes. Well-to-do Christians ought to take joyfully this 'spoiling of their goods,' and welcome the taxation which prevents luxury and secures justice. Professor Urwick, in his *Luxury and Waste of Life*, says that 'the only real alternative to wasteful expenditure by the rich is the gradual abandonment by the latter of part of their wealth in order that greater equality of income may take the place of the excessive inequalities at present existing.'

The class which fattens, if not battens, on war will, after this world-war, fatten more than ever, if not prevented. It should be saved from a life of luxury. The compulsory or voluntary prevention of that would be a boon indeed to the community, but a spiritual boon also to 'the comfortable,' who have not retrenched a real meal during the war. Vincent de Paul was not wrong when he said 'the more one has of luxury, the less one is worthy of the indwelling Christ.' Men, Christians at any rate, must not forget the Master's words, 'How hardly shall they that have riches enter into the Kingdom of Heaven.' Hence also He said, 'Blessed are ye poor'—not 'blessed are ye *destitute*.' The latter are to be visited, fed, and clothed, as if in ministry to His Person, and for this luxury is to be renounced. The well-to-do must ever remember

that, in the words of Mr. Hartley Withers the financial expert, in *Poverty and Waste*, 'every purchase of an article of luxury stiffens the price of articles of necessity and makes the struggles of the poor harder.'

So much for the distribution of personal income. But there will remain another question for the individual to consider and take action in—the distribution of the general income. That is an old problem—how to remedy the inequitable distribution of the national income. It will become a new one, or an accentuated one when a numerically small class of the nation is seen deriving a vast amount of interest on war-loans over against a small amount gained by a multitude of small investors. The spectacle of a comparatively few men already swollen with war-gains and profits, taking perpetual toll of a poverty-stricken, tax-ground, war-denuded democracy, will cause men 'furiously to think.'

No patriotism will be wiser than that of Christians who themselves set the example of joyfully surrendering luxuries, and who help to see that others do the same. It cannot be pretended, despite all that Professor Bowley and Mr. W. H. Mallock may do in juggling with statistics, that the national income, held in excess at one end of the scale and squalidly sparse at the other, is a just one. Six millions of the population enjoy half the national income, and the remaining forty millions only the other half. Of the six millions of people, 250,000 secure between £700 and £3,000 per annum, 20,000 between £3,000 and £8,000, and 4,500 more than £10,000 per annum; 850,000 people obtain from £160 to £800 per annum. This is the revelation of pre-war Income Tax Returns. The result of this is undeserved want and misery in abundance, which threaten to be greater in future. As the knowledge of the facts spreads, a stinging sense of injustice is produced. Add to this the knowledge

that, as Professor Urwick said before the war, 'half the workers of the country are now giving the whole of their labour to produce luxuries for the rich and well-to-do,' and that sense of injustice will be deepened as the meaning of it is understood.

The great Coal Commission has revealed again that the so-called 'economic laws,' really the working of individual or corporate selfishness, competition, and capitalism, have not secured justice to the wage and salary-earner. 'The amount of money accruing to individuals in the State is no criterion at all of their economic or moral right to it. The financial and industrial system has worked out to the undeserved and dangerous detriment of millions of individuals and families, and it demands remedy.'

This is not the place to discuss proposals for securing a more equitable distribution of income and a wider distribution of wealth, save to affirm that if, in the judgement of the community as a whole, expressed by constitutional means, the surplus of the financially fortunate few is hereafter to be drastically taxed, the rich Christian citizen should not be found in the field against it. He should turn an inconvenient social necessity into a joyful opportunity for Christian self-sacrifice in the cause of justice to the people and the poor. Professor Urwick deems taxation the true form of relief, 'for by diminishing their growing burden (rise of prices, &c.), the rich increase the real income of the poor.' The most beneficial part of the whole expenditure of the rich is usually the money they 'spend' in rates and taxes, for this is spent to the general advantage far more than the money spent on luxuries. 'Every rich man and woman ought to be grateful for the privilege of contributing to the general good by the payment of their rates and taxes.'

To sum up, there is an absolute necessity, to-day more than ever, for the wisest regulation of expenditure both by rich and poor. Moderation and

restraint should be two of its notes. Wastefulness is a sin. If a surplus remain or grow, great and wise generosity should be displayed. The poor and the community should be ever in the mind and on the heart. There should be no 'adding house to house and field to field, till there be no room,'[1] as has been hitherto the way of the *nouveau riche*, but self-sacrificing service 'to undo the heavy burdens, and to let the oppressed go free.'[2]

[1] Isa. v. 8. [2] Isa. lviii. 6.

X

THE CHURCH'S USE OF MONEY

THE conclusions which we have now reached do not, perhaps, appear to go very far beyond what has long been recognized in theory. But to carry them out on a wide scale would undoubtedly mean the inauguration of large changes in society. It would certainly simplify every one of the problems which perplex statesmen and administrators. My money is not my own. It is never to be spent solely for my own advantage. Whatever it procures must be devoted to something that I can share with others. Every shilling must assist some common good. And in aiming at this common good, it is essential always to bear in mind the neediest and least favoured of my neighbours. In the last chapter we have seen the effects of such convictions as these on amusements, business expenditure, and other sides of our economic and financial life of which the Church, as a religious teacher, has usually taken but little notice.

Such conclusions, in an imperfect and partially Christianized world like the present, may well seem unduly ambitious. To attempt seriously to carry them out, many will contend, would be impracticable. This is doubtless true, if we are considering the action of individual men and women. The forces of social customs and the financial organization of society are too strong for us. For instance, we may agree that a shareholder is, at least in part, responsible for the morality of the company from which

he draws his dividends. If the company underpays its workmen, exploits native labour, or employs unjustifiable methods towards its competitors, the investor shares its guilt. He must alter the conduct of the business, or else sell out and keep his own hands clean.

In practice, neither of these courses can well be taken, or even, in many cases, expected. A single shareholder, even if he has the necessary leisure, will rarely have the influence to secure a radical change in the policy of the directors. Equally difficult will it be for him to acquire the knowledge which would enable him to make out a convincing case before an impartial jury, or even to assure himself that his suspicions are really justified. And should he refuse to have anything to do with a business which he did not personally know to be above suspicion in every respect, hardly an investment would be open to him. It is one thing to avoid what we know to be wrong. It is another thing to be sure that everything in what we do not avoid is entirely right.

To lay such a duty on the individual investor would in practice defeat itself. But happily we have not to confine our considerations to individuals. We must not forget the existence of the Church. The charge of impracticability might easily have been urged against the claims of New Testament morality. Revolutionary as they sound to-day, in a world which professes to listen to them with traditional respect, those claims must have seemed the very dreams of a madman to the pagan society in which they were first uttered. But they succeeded in making their way to respect and to obedience, because they were not committed to a number of isolated disciples, however enthusiastic, but to a society in which each member was trained to assist and support the rest. Instead of feeling himself the solitary opponent of a powerful and tyrannous

system, the Christian convert found that he was himself a member of a system engaged in hopeful conflict with an opposition at once selfish, uncoordinated, and half-hearted.

The paganism which those first Christians had to face was, after all, very similar to the paganism of the accepted methods of the commercial world of to-day. Buy in the cheapest market and sell in the dearest: Nothing succeeds like success: Business is business. *Recte si possis, si non quocunque modo rem*—'honesty if possible: honesty or no honesty, profits.' There are no modern discoveries in the industrial world. And a system which is based on slavery has not much to fear from comparison with a system which grudges a living wage and demands a reserve of casual and child labour. One part of the secret of the success of the Early Church in the face of this paganism was its discipline and solidarity. The other was its consciousness of the indwelling of the Holy Spirit. This was much more than a mystical experience. The Church knew itself to be the vehicle of a wisdom and power greater than that of any human being. The Spirit was the source alike of courage and effective action. It transformed the 'party of Christ' into a victorious society whose enemies were doomed to failure.

This secret must be rediscovered. Without it, surveys of Christian doctrine, however practical, will be as vain as insistence on ecclesiastical traditions and time-honoured formulae of orthodoxy. We must regain the consciousness of comradeship in the absorbing adventure of loyalty to Christ and the assurance and sense of effectiveness by which God's 'breath' links the fellowship of His children to Himself.

This breath, we have been told on the highest authority, 'bloweth where it listeth.' We have no art to control or direct its movements. None the less, it obeys certain fixed laws. God is not a God

of chaos. There are conditions whose fulfilment by us brings the answering breath that blows over the dried-up skeletons, and turns a company of men, harassed and perplexed and baffled by the forces of self-interest, greed, and chicanery, into a confident host which knows the direction in which it is going and the resources on which it can count for ultimate success.

Let us see what steps can be taken to secure the presence of the Spirit in the Church, as she wages her struggle with the modern forces of mammon. In the first place, the Church must set herself to teach and guide. In the past, as we have seen, men have looked to the Church for guidance on money matters in vain, until the very idea of finding it raises a smile. But if our previous discussion has been sound, the Church has a very definite teaching to give. With the continued resources the Church still has at her command, how effective such teaching might speedily become! Of these resources the pulpit is only one, though doubtless the most important. Meetings, retreats, books and pamphlets and newspapers should all be employed for familiarizing men's minds with conceptions so novel, yet so fundamental. Even more might be accomplished, for this, as for other articles of the Church's faith, by public discussions. Let some chosen spokesman expound this view of Christian expenditure, not in the solemn atmosphere of a gathering where no reply is possible, however imperfect the speaker's knowledge, and however faulty his logic; but where every argument can be criticized and every misconception tracked out. To bring truth out into the open in this fearless fashion is, after all, the deepest reverence. And it needs little penetration to see that when this teaching about the spending of money is allowed to take its stand in the open forum it will attract attention in many quarters where the voice of the Church has been treated with contempt: and

it will secure a far more thorough-going obedience from those who, as members of the Church, should be committed to it.

The truth is that a good deal of our theological exposition could usefully be sacrificed to make room for exposition of the true place of money in life. No wise man will quarrel with theology. The truer and saner the theology in our pulpits and treatises, the better for the Church and the world. But faith without works is dead. And when we compare the amount of time spent over well-meaning but abstract and often obscure discourses on repentance, atonement, the divinity of our Lord, and kindred subjects, with the neglect of so practical and urgent a subject as money, where error means the shipwreck of the soul itself, something is clearly wrong. In ordinary life money occupies the importance assigned in the New Testament to faith. Allow the subject of money to gain something of the prominence enjoyed by faith in the pulpit, and the preacher will gain in the interest he arouses as much as the hearers will gain in the light they receive.

Secondly, the Church, as a religious community, must make her influence felt in upholding the Christian standard of expenditure among her members. It is idle to assert that she cannot do this. The power of Churches to uphold certain moral standards is greater than persons who are outside realize. The Anglican Church, indeed, is by its very position committed to a wide comprehensiveness. But, during the last thirty or forty years, most Nonconformist Churches have made it almost impossible for brewers and distillers to join their membership, or at least to take a prominent part in their life. Or, to take another example, when the heads of the leading Free Churches appeared before the recent Divorce Commission, they had to admit that their experience of the question was strictly limited. Divorces were almost unknown among their members. The

same thing could hardly have been said about avariciousness or the pride of wealth. In a Church which was faithful to the teaching of Jesus, a lover of money would find the atmosphere as difficult to breathe as would a man of impure life.

Thirdly, the Church must enforce her own discipline. In the matter of personal expenditure this is seldom, if ever, attempted: to carry it out would probably excite keen resentment. Two Churches, however, have at least taken steps in this direction. The Society of Friends has elaborated a system of what are called, somewhat quaintly, Advices. These are sentences or rules relating to various matters of conduct, of which the various sections are regularly read in the Sunday meetings. One of these sections relates to money, and the rules there given are precise and detailed. In addition to this, a series of questions is sent round to reach every member at regular intervals. Some of these also deal with money; they are searching and even inquisitorial, and members are expected to furnish satisfactory answers.[1]

In the early days of the Methodist Society, the Wesleys drew up a series of 'rules' for their members, many of which refer directly to money, forbidding 'buying or selling uncustomed goods,' 'borrowing without a possibility of repaying,' and purchasing such articles of dress, ornament, and the like, as could not be used 'for the glory of God.' These 'Rules' go further than the 'Advices' of

[1] 'Maintain strict integrity in your transactions in trade, and in all your outward concerns. Guard against the spirit of speculation and the snare of accumulating wealth.'—*General Discipline in the Society of Friends*, 1906. ('General Advices.') 'Are you careful not to defraud the Public Revenue?' *Ib.* ('Queries.') '. . . Particularly admonishing that none trade beyond their ability nor stretch beyond their compass. . . . To watch carefully for the right time for their retiring and handing over their business to others, devoting their leisure and practical experience to the service of Christ and the world.'—*Friends' Christian Discipline*, 1911.

the Friends, for the Methodist system of discipline provided for the expulsion of persons who did not obey them. Such expulsion has always been found extremely difficult. But where it is avoided or shirked, all discipline is in danger of falling to the ground. And in no department of conduct is discipline more necessary than in the matter of expenditure, just as no breach of discipline is more provocative of scandal or of contempt for the claims of the Church.

This is not the place for the full discussion of so difficult a question; but the suggestion may be made that when the conduct of a member of the Church is felt by the leaders of the community to be out of harmony with the Christian standard, he should be asked if he is regulating his expenditure by the Christian rule of service. If he replies that he is doing so, he can then be asked to explain what has seemed to others to be inconsistent. If he values his membership, he cannot fairly resent such questions; and if his explanations are clearly unsatisfactory, he cannot complain when his name is removed from the membership roll. Even at the risk of seeming inquisitorial, no Church can afford to tolerate an unreal or unscrutinized membership.

So much may be said of the individuals over whose well-being and character the Church must keep watch. But she has also a duty in respect of her own corporate financial activities. In its management of its own financial resources every local religious community should be a model to its members. The difficulties are less perplexing, and the New Testament injunctions can generally be carried out more directly. This can be illustrated by a few simple considerations.

The financial duties of the Church can be roughly classified under four heads: the support of the ministry; the upkeep of the Church buildings and 'plant,' and the provision for the needs of its various

services and meetings; contributions to the different funds administered by the denomination as a whole, prominent among which are home and foreign missions; and assistance to the poor and needy among its members and in its own neighbourhood. It is customary to raise the necessary funds for these objects, partly by regular contributions, partly by special appeals, and partly by those semi-commercial undertakings of which bazaars and sales are the commonest examples.

Of these three methods, the first is certainly the most satisfactory. When the individual has properly organized his own expenditure, and given to each object as much as he thinks he can rightly afford, the special appeal may mean that the gain of one fund entails loss on another, and it will at times be tempted to base itself on unworthy considerations. The bazaar, though often regarded as unavoidable, is quite frankly a means of extracting money which would not be given directly, either because of lack of interest and sympathy, or lack of generosity, in those who have it to bestow. But God loves the simple-hearted giver. The only safe course is to rouse fresh generosity and interest. Bazaars, it is true, have often secured assistance for the highest objects from people who could give time and labour but could not give money. Surely, however, some means could be found of using this time and labour to better advantage, and quite apart from the wasteful interruption to the Church's proper work and the undesirable accompaniments of these ecclesiastical sales.

Most people will agree that the sound course is for the Church to 'budget' for the amounts that can reasonably be required under the four heads already specified. It can then easily work out the contributions to be expected from its members. In doing this, it saves its officials from a vast amount of uncertainty and anxiety, and from undertaking

rash or hazardous obligations; and in asking from its members a certain definite sum, it helps them to look on their whole income as something for which they are responsible to God. When a special need arises, as, for example, a fund to meet some local disaster or epidemic, or some needful repair or enlargement to the Church fabric, it will be necessary for the Church as a whole to arrange for a temporary transference from some other object of its expenditure, or for the members to divert some of their usual private expenditure to this particular and pressing call.

In each case it is the spirit in which the control of money is regarded that makes the difference between sound and unsound finance. Let us once recognize that all our expenditure is a matter of which we shall have to give account, and that all money is hallowed which is used to extend the Kingdom of Heaven and spread love and goodwill among men, and the Church has no longer to demand or coax money from reluctant and half-hearted supporters. It becomes the trusted director and guide for certain kinds of expenditure which the individual cannot well carry out by himself.

It would be useful, however, to pause for a moment on the last heading of Church finance, charity, and the immediate relief of need. In these days we are all familiar with the dangers and drawbacks of charity. To the cry of 'curse your charity' we can listen with considerable sympathy: and we are quite prepared to agree that, in theory, the clergy should never be the Church's almoners. Like most similar evils, the admitted failure of the Church's charity has resulted from the mistakes in the Church's teaching about money. She has generally been content to say, in effect, 'It is un-Christian to spend all your money on yourself: some of it you owe to the poor: hand it over to me, and I will see that it is spent upon them.'

This has proved a convenient arrangement for the donor, who has generally little knowledge or time to devote to the matter himself. Unfortunately, it implies two serious errors: first, that a man's money can be divided into what he may spend on himself and what he must give to the poor; and, secondly, that true charity can even, save in special circumstances, be vicarious. The second of these errors is really involved in the first, as we have already seen. Every one is responsible for sharing his possessions with his neighbour, and for using his money to enable himself to do this to the best advantage. Merely to give money away may prove, as we have seen, the least beneficial and even economic way of using it. True charity consists, not in handing coins or cheques to some one else, by the medium of a clergyman or deaconess, but in laying out one's money to the truest advantage of the community. In the case of the Christian, all expenditure will come under the head of 'charitable.' If he cannot regard the money he spends on his business or his amusements as advancing in some way the common good, and serving the cause of 'joy in widest commonalty spread,' so much the worse, he will say, for the business and the amusements.

Has the Church, then, nothing to do with the charity of its members? As the dispenser, very little: as the adviser and guide, a great deal. And this chiefly in two directions. Most of us have to divide our time between our business and our leisure. If we are adherents of a Church, we shall probably give some of our leisure to activities in connexion with it. If we have taken the point of view described in preceding pages, we shall regard both our business and the occupations of our leisure as a means of supplying the needs of our neighbours. But even for the wisest and best of us, this point of view is not easy to maintain.

Here, then, is the Church's opportunity and task. With regard to the different kinds of work and employment followed by her members, she must hold up before them the sacred and communal character of each. Her teaching and her meetings, festivals and celebrations, will help business men, school teachers, artisans, and domestic servants to regard themselves as linked together in their various employments with a charge to keep and a God to glorify, and will keep before them the ideal of the service of the community and of the Father in Heaven. Nothing would be better calculated to deepen the sense of integrity and responsibility, of honour and unselfishness, which is the salt of all social and industrial life.

With regard to the leisure of her members, her advice will be even more needed. As soon as they have reached the Christian conception of the purpose of their powers, they will desire to use them for the community. How can this best be done? They can hardly be expected to answer this question themselves. The Church must help them to the answer. Every Church ought to be a philanthropic labour exchange, acquainted alike with the talents and gifts of its members, and the needs of the town or village in which they live. 'You,' the Church will say to one, 'have special experience which points to membership on a housing committee'; 'You,' to another, 'would do valuable work in visiting for a Guild of Help'; 'You,' to a third, 'in conducting a literary or Biblical class for school teachers, or for organizing a children's holiday fund, or for joining the local Vigilance Association, or rousing public opinion, through the press or in other ways, to the need for more watchful control of the liquor interest.'

The Church of the future, instead of carrying on a Sunday School, a women's meeting, a recreational or literary association, and leaving all other

social activities alone as not directly religious, will take all social need for its province. Its influence will be enormously extended. Its members will find that they are making a far wider use of their gifts; and the community will look with a new respect on a religion which goes not only to those who need it but to those who need it most, which is the champion of the neglected, and opens the gates of new life to the most helpless and forlorn.

Our consideration of church finance has carried us beyond our immediate subject—the actual spending of money. But it has been necessary, both because of its close connexion with the individual's use of his money, and because of the light it throws on that general relation between the individual and the Church to which reference was made at the beginning of this chapter. To those who look upon the Church as an external society to which the individual is attached by an arbitrary or casual link, its questions about the individual's stewardship of his property will seem an undue and insupportable interference. 'What right has the Church or any other body of men,' they will ask, 'to pry into my personal affairs?' But the Church which we have been considering is something more than this. It is a body (let us for a moment press the metaphor) of which the individual is a member, a limb: the individual cannot function properly except in relation to the whole, and as drawing his inspiration and purpose and vitality from the whole. The Church, like the State in the ancient world, is a larger and truer self. We find ourselves when we join the corporate life of the Church. This is implied in all the guidance and direction by the Church which we have been describing, and still more by the comradeship, the sense of common and diffused life and energy, which we have implied.

This exalted conception of the Church was first stated in the Pauline epistles; and we forget or

suspect it at our peril. When we accept it—but not till then—the life of the Church is inspired by the Divine spirit of wisdom and power and energy. When the Church becomes, as we say, a larger self for each of its members, raising their ideals and extending and uniting their powers, it discovers that it has also become a channel through which the Spirit of God can pour its radiant vitality. When such is the case, we need not fear that the world will be too much with us. As in the early days of the Christian faith, a compact and confident body of men and women will face a disintegrated and puzzled society: comradeship and union are always stronger than self-interest and suspicion. A Church which knows its purpose and its privileges can give laws to the world.

Lest the above should seem a little too imaginative for the treatment of even such a subject as 'the body of Christ,' let us glance for a moment at the results that would follow from an organized attempt to carry out this principle of sharing in the Church. Within the Churches themselves the extremes of riches and poverty would disappear from sight. We should not reach, or possibly desire, equality of incomes; but no one would be allowed to go short of the essentials to a good life, and no one would care to make a parade of wealth. The millionaire, like every one else, would live the simple life. If riches increased, their possessor would not be tempted to set his heart on them: if they diminished, he would bear the change with undisturbed mind, knowing that not even the worst misfortune would find him isolated and resourceless. There would be far less care and anxiety, far less rivalry and competition, commercial or social; far less of the ill-health due to over-indulgence or under-supply, and far less of the disintegration of family loyalty and morals, so often observable where the family income steadily or

suddenly mounts up. These results, like the causes which give rise to them, may manifest themselves but slowly. But the gain to the whole Church and to the usefulness and happiness of each individual, from its increased spirit of brotherhood, its widening influences, and its increased prestige, will make itself felt at once.

The results on society will be equally striking. A Church thus animated by a confident resolve to share its best with others, and a determined hostility to current standards of egoism and acquisitiveness, will inevitably cause a ferment in its environment; it will rebuke and shame the appalling national dangers of greed and avarice as the pulpit alone can never hope to do: it will build up a great reserve of assistance for communal life and efforts towards improvement and progress: and it will be able to throw an immense weight on the side of fairness and mutual concession and *rapprochement* in all cases of industrial disputes. In the financial world, instead of leaving the perplexed investor or merchant alone in a system where honesty is at best an uncertain quality, it will reinforce the demand for integrity and frankness in all commercial undertakings with a force beyond any which the isolated individual, however determined, would hope to exercise.

To many readers, the astonishing words, 'Ye are the salt of the earth,' 'Ye are the light of the world,' have seemed too bold for a prophecy, or even for a dream. But if a company of men and women is willing to embody the religious faith it possesses in this new and corporate attitude to money, it would appear that the dream might really be fulfilled. The Christian teaching on the use of money is the great need of the Church and of the world to-day. Christian practice with regard to the use of money is the first step in the fulfilment of the purpose and ideal of its Founder.

In making such a claim for the contention of this book we are not unmindful of other needs. If all this is true, we may be asked, what becomes of the paramount importance of conversion and of a saving faith in Christ? The preceding paragraphs, it may be argued, are advocating what is, after all, a moral claim when only a spiritual change can be effective. Or it may be urged from the other side, the field of reform is being narrowed unduly and perilously: an increase of altruism in one section of society, the Church, will never obviate the need of wide legislative and administrative advances or solve the complicated problems of industrial and international politics.

Each of these criticisms, natural enough in itself, rests on a misconception. We do not for a moment undervalue or neglect the need of conversion, of a deep spiritual change. We are demanding it. Without such a change, to use money in the manner which we are urging is impossible. But the point on which emphasis has now to be laid is that this change must issue in a new attitude to money and its employment. To be 'converted' is the Biblical rendering of a Greek word which signifies simply a change of mental attitude. In the New Testament that change is thorough-going and radical; but in its essence it is an alteration of the mental centre of gravity from myself to God and my neighbour, which is made possible by confidence in the transforming power of Christ. And that is best symbolized by the convert's new resolve and passion to use his money for sharing his possessions with the other children of his Father. If conversion issues in that, it is genuine; if it does not, it is worthless.

As regards the second criticism, we are not unmindful of the vast field over which progress has to be made. We do not suppose that we are offering any panacea or 'Morrison's pill' to heal at once every social disease. But we are aware of the failure

that has clouded the best-intentioned measures of legislators and reformers. 'The soul of all reform is the reform of the soul.' The familiar adage has often been quoted to discourage constructive reforms. That is to misunderstand it. Its real warning is that no measures or enactments can be of permanent value unless there is behind them, and manifesting itself in actual conduct, a spirit of self-sacrifice, daring, and brotherly love. Such a spirit must take its rise somewhere among a group of private individuals who are resolved to use their money as a means to serve the common good. If their resolve does not touch their own purses, it will never touch the lives or hearts of society. But such a resolve is precisely what the previous chapters have been urging: and we believe that its appropriate and appointed place of birth is in the Christian Church. When it is seriously formed and steadily carried out, its leavening influence will be felt in every movement for reform: in the weakening and shaming of opposition, the supply of active workers in the cause of progress, and the freshening and purifying of its ideals.

The prospect we have been contemplating, which to the Christian is nothing less than the doing of God's will and the coming of His kingdom on earth, may be slow of accomplishment. But it can be begun at once. To carry out the suggestion of the two preceding chapters requires nothing but faith in Christ, the faith that what He said is true and that what He promised He can perform: the faith 'which saves.' No preliminary organization is needed. The leaven can be cast at once into the barrel of meal. In these days, when, as all agree, the Church is facing her greatest opportunity and her most dire peril, when the whole of our society is standing at the cross-roads and imploring guidance and inspiration to save it from disaster, it is surely time, in the subtle but illuminating words

attributed to Jesus, to prove ourselves good money-changers, to work out and put into practice His doctrine of stewardship and service, and to make for ourselves friends by means of mammon itself, the very tool and instrument of dishonesty, that when it is at last at an end, those friends may have enduring dwelling-places in which to receive us.[1]

[1] See p. 109.

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Also Nos. 50, 53, 57, 61, 63.

INDEX

ALBERTUS MAGNUS, 59
Alcohol, 88, 151
Almsgiving. See Charity
Ambrose, St., 49
Ambrosiaster, 49
Amos, 26, 27
Anthony, St., 52
Antonino, St., 68
Aquinas, Thomas, 57, 59, 60, 62 ff, 67, 141
Aristeas, Letter of, 31
Aristotle, 74, 143
Asceticism, 14, 45.
Augustine, St., 50, 72, 83

BACON, FRANCIS, 131
Banking, 63, 65, 67
Basil, St., 52
Baxter, 84
Bazaars, 164
Benedict, St., 53, 57
Black Death, 65
Bolshevism, 10, 20
Book of the Covenant, 25
Buhl, 32
Bullinger, 74, 77

'CA' CANNY,' 139
Calvin, 74, 76 ff
Capital, 64 ff
Cassian, 53
Cassiodorus, 51
Charity, 13, 38, 56, 59 f, 76, 78, 85, 89, 97, 113, 120, 122, 125, 165 f
Charlemagne, 54 ff
Charles V, 77
Chrysostom. 54, 64
Church, The, 158 ff
Clans, Scottish, 25
Clement of Alexandria, 35, 43 ff
Cobbett, 75
Communism, 11, 39, 41 ff, 81, 92 ff, 97 ff, 125
Competition, 65
Concessions, 145
Constantine, 47 f
Conversion, 171
Cowley, 80
Cromwell, 81 f
Crusades, 62

DAVID, 26
Death Duties, 100
Defoe, 85
Dill, 32
Diplomacy, 9
Discipline, 162
Dissent, 85
Dominicans, 58, 66

EARNINGS, 135, 139 f, 143 f
Elijah, 26
Eusebius of Cæsarea, 47
Evangelicalism, 19, 85, 88
Everard, 81

FELLOWSHIP, 124 f
Feudalism, 56 f
Francis of Assisi, St., 23, 57, 66, 133
Friars, 57, 136
Fronde, The, 10
Fuggers, The, 80

GAMBLING, 12, 102
Gilds, 62, 75, 78 f
Glover, T. R., 37
Gospels, The, 33 ff
Gratian, 59

HEBREWS, Ep. to, 40
Hicks, 41
Hobson, J. A., 117
Holy Spirit, The, 132, 159, 169
Horace, 29, 159 f
Huguenots, The, 74 f

ILLICIT Commissions, 12
Income-Tax, 136, 154 f
Industrial Revolution, 65, 89
Inheritance, 99 ff, 104, 146
Interest, 28, 36, 66 f, 74, 143 ff
Investment, 142
Isaiah, 26

JAMES, Ep. of, 31, 39
Jeremiah, 27

Jesus, 25, 30, 33 ff, 53, 96, 108 f, 115, 121 f, 133, 153
Jewish Financiers, 22, 63, 66 f
John, Epp. of, 40
Jugurtha, 11
Julian, 47
Justinian, 66

LACTANTIUS, 48
Laissez-faire, 79
Latimer, 27, 72, 77, 79 f
Law, W., 85
Legislation, 54 f, 63, 65 ff, 103 105
Levellers, The, 81 ff
Locke, 83
Luther, 72 ff, 76, 80
Luxury, 39 f, 115, 122, 149 ff

MACARIUS, St., 52
'Margin.' 117 f, 148
Martin of Tours, 53
Melanchthon, 74
Methodism, 86 ff, 136, 162
Micah, 27
Milan, Edict of, 47
Mill, J. S., 13
Milton, 152
Minimum Wage, 85, 138
Monasticism, 52 ff, 57
Money, Varying supply of, 63, 68
More, Sir T., 69

NEWMAN, J. H., 88

PACHOMIAN Rule, The, 52 f
Palestine, 25, 31
Papacy, The, 60, 63, 67
Patent Laws, 101, 103
Paul, 19, 37 ff, 78, 104, 168
Peasants' Rising, 65
Philanthropy, 38 ff, 117, 126, 167
Pilgrim's Progress, The,' 19
Plato, 71
Pliny, 33
Poor Law, The, 75 ff
Poverty, in O.T., 28
Poverty, Voluntary, 17, 74, 89
Production, 139
Profiteering, 14, 141
Property, Rights of, 83
Puritanism, 14, 73, 79

QUAKERS, 82, 86, 136, 162

REEVES, Mrs. Pember, 148
Reformation, The, 17 f, 68, 72 ff, 78
Rent, 74
Roman Empire, 32, 43, 108
Roman Law, 63
Ruskin, 110, 141
Russia, 56

SAUL, 26
Serbia, 25
Shaftesbury, Earl of, 88
Sirach, 31
Slavery, 30, 96
Smiles, S., 90 f
Smith. Adam, 89
Socialism, 11, 18, 20, 23
Solomon, 26
Sparta, 24
Specialization, Economic, 93
State, The, 12, 69 f. 104, 115, 146, 168
Stewardship, 23, 48, 59, 84, 88, 106 ff, 121 f
Strauss, D. F., 33
Syndicalism, 10
Sweating, 31, 40

TAXATION, 48, 51, 55, 66, 76, 102, 117, 152
Taylor, Jeremy, 84
'Teaching of the Twelve Apostles,' 44
Tertullian, 43 f
Tithes, 75, 78, 118, 132, 150
Trade, 50

URWICK, 151, 153, 155
Usury, 28, 67, 74, 143

VINCENT DE PAUL, St., 153

WAGES, 138 ff
Wastefulness, 115, 153, 156
War, The Great, 14
Watt, 87
Wesley, J., 86 ff, 131, 135, 141, 149, 162
Winstanley, 81 f
Withers, 154
Wycliffe, 61

ZWINGLI, 71, 76

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